

PREFACE

1997 YEAREND STATISTICS FOR FEDERALLY INSURED CREDIT UNIONS

This is a semiannual publication that presents in detail the aggregate financial and statistical information for the nation's federally insured credit unions. Credit unions provided the data contained in this report by completing the YEAREND CALL REPORT.

This publication presents information in tables classified by peer group and by state. It is organized into the following four sections:

- **Part I** All Federally Insured Credit Unions
- **Part II** Federal Credit Unions
- **Part III** Federally Insured State Chartered Credit Unions
- **Part IV** State Tables

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**FEDERALLY INSURED
CREDIT UNIONS**

FINANCIAL TRENDS IN FEDERALLY INSURED CREDIT UNIONS

January 1, 1997 to December 31, 1997

HIGHLIGHTS

This report summarizes the trends of all federally insured credit unions which reported as of December 31, 1997. As noted below, key financial indicators show strong growth in all areas.

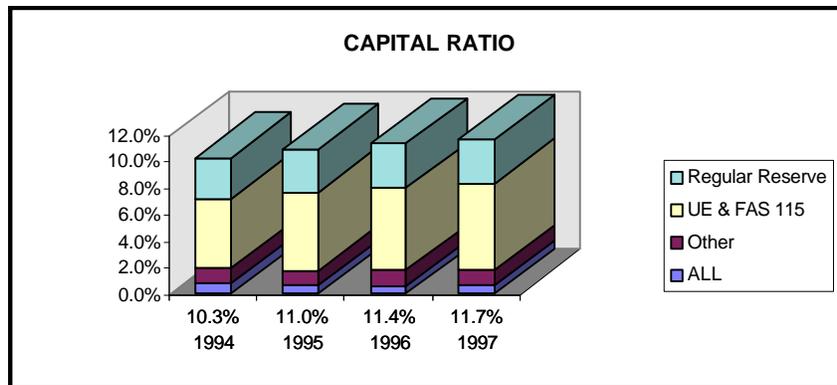
- ◆ **Assets** increased \$24.3 billion or 7.4%.
- ◆ **Capital increased at a faster rate**, 10.3%, a \$3.9 billion increase, and the capital to assets ratio now stands at 11.7%.
- ◆ **Loans** increased \$18.4 billion, or 8.6%, accounting for 76% of the asset growth.
- ◆ **Shares** increased \$20.5 billion or 7.1%. The loan to share ratio increased to 75.6%, its highest level in this decade.
- ◆ **Investments** increased \$4.4 billion or 4.4%.

- ◆ **Profitability** remained relatively stable with a 1.0% return on average assets ratio.
- ◆ **Delinquent** loans as a percentage of total loans remained unchanged from the yearend 1996 level of 1.0%.

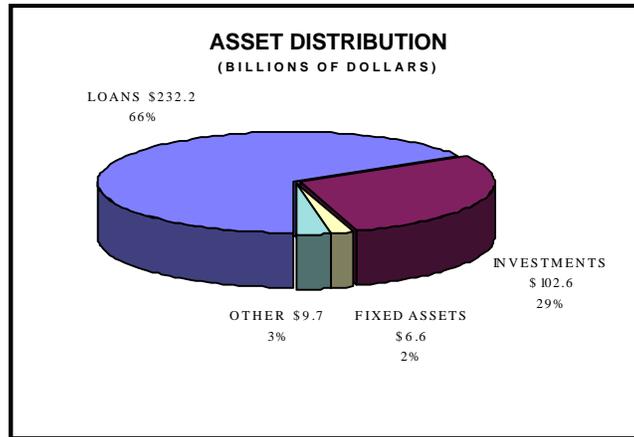
CAPITAL

Total capital increased \$3.9 billion or 10.3% during 1997, compared to a 10.8% increase during 1996. The capital to total assets ratio increased from 11.4% at the end of 1996 to 11.7% at the end of 1997.

The net capital to total assets ratio, which measures capital after estimated losses, increase from 10.8% to 11.1%.



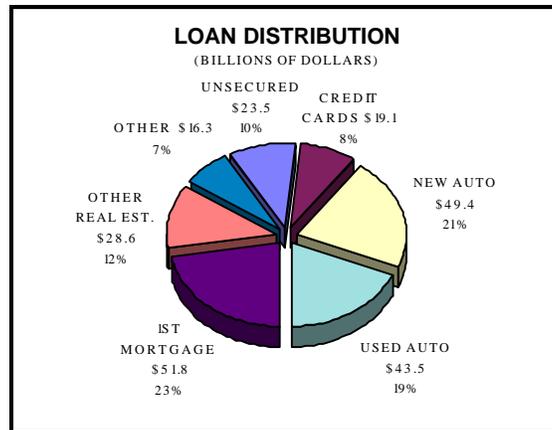
ASSET QUALITY



LOAN TRENDS: Total loans increased \$18.4 billion or 8.6% during 1997. Four loan categories accounted for nearly all of the increase:

- Used auto loans increased \$6.5 billion (17.5% increase);
- First mortgage real estate loans increased \$6.2 billion (13.7% increase);
- Other real estate loans increased \$3.6 billion (14.2% increase); and
- Unsecured credit card loans increased \$1.7 billion (9.7% increase).

Other unsecured loans (excluding credit cards and other lines of credit) was the only loan category which declined (\$0.8 billion or 3.4%).

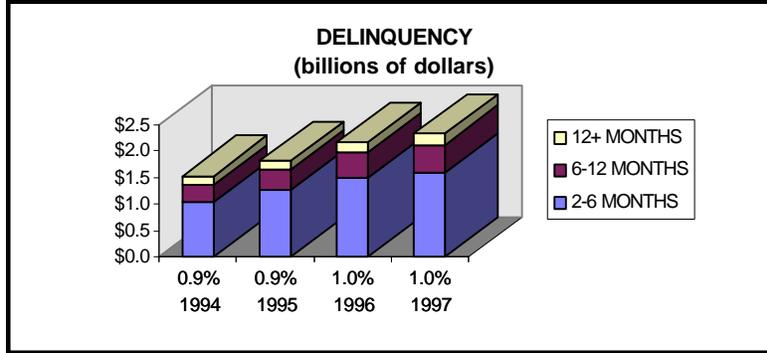


The rate of loan growth (8.6%) continues a 5-year trend of exceeding the rate of share growth (7.1%). As a result, the loan to

share ratio increased to 75.6%, its highest level in this decade.

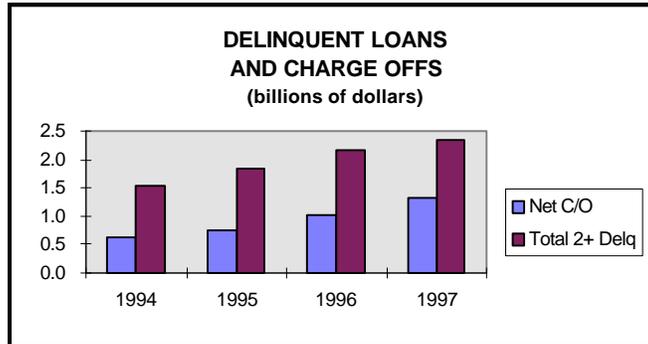
DELINQUENCY TRENDS: After a slight decline during the first half of 1997, delinquent loan dollars increased substantially in the second half of the year. At year end, loans delinquent two or more

months increased \$172 billion or 7.9% over the 1996 level. Despite this increase, the delinquent loans to total loans ratio remained stable at 1.0% because total loans also increased.



While the delinquency ratio was unchanged, the net charged off loans to average loans ratio increased from 0.5% for 1996 to 0.6% for 1997. This small ratio increase equates to a \$319 million increase in loan dollars charged off – a 26% increase

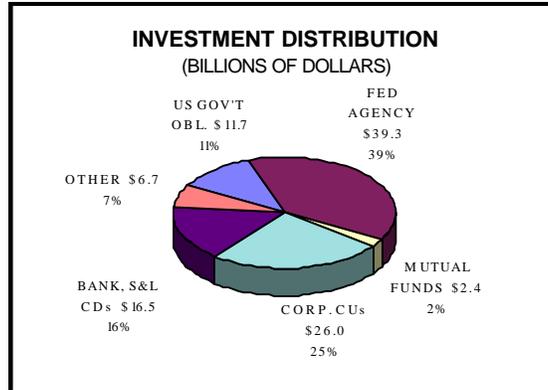
over 1996's charge offs. Recoveries on charged off loans increased only 4.7%. Because loan loss dollars increased at a faster rate than total loans, the net charge off ratio increased.



Bankruptcies continue to increase. Credit unions reported more than \$1.1 billion in loans subject to bankruptcies in 1997, an increase of 15% over 1996's level. More than 250,000 credit union members filed for bankruptcy, a 25% increase over the 1996 level. Despite the increases, bankruptcies represent only 0.5% of total loans and 0.4% of all members.

INVESTMENT TRENDS: Investments increased just \$4.4 billion (4.4%) during 1997, and represent 29.2% of total assets. This is a decrease from the 1996 level of 30.1% of assets, indicating a shift of asset dollars from investments to loans.

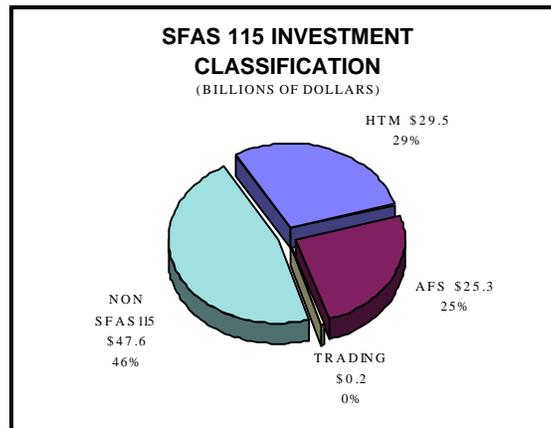
The investment mix also changed, with increases noted in corporate credit union deposits and federal agency securities (\$3.3 billion and \$2.1 billion, respectively). The largest decline was in U.S. Government obligations, which decreased \$2.2 billion.



During 1997, investments with maturities or repricing periods less than 1 year increased 11.7%, while investments with maturities between 1 and 3 years decreased 8.8%. This indicates that credit unions are reducing the maturities of the overall investment portfolio.

investments into *non-SFAS 115* investments. At the end of 1996, *held to maturity* and *available for sale* investments made up 60.3% of the investment portfolio (35.6% and 24.7%, respectively), while *non-SFAS 115* investments accounted for 39.4% of the portfolio (the remainder was classified as trading). As noted on the graph below, *non-SFAS 115* investments now account for 46.3% of the portfolio. This is due in part to an increase in investments in corporate credit unions.

During the past twelve months, the investment portfolio has shifted somewhat from *held to maturity* and *available for sale*



Investments in the 3 to 10 years maturity category and greater than 10 year maturity category increased only nominally (3.5% and 0.6%, respectively). The following table compares the changes in the maturity structure of the investment portfolio during 1997.

Investment Maturity or Repricing Interval	% of Total Investments Dec. 1996	% of Total Investments Dec. 1997
Less than 1 year	56.3%	60.2%
1 to 3 years	28.9%	25.2%
3 to 10 years	10.2%	10.1%
Greater than 10 yrs	4.6%	4.5%

EARNINGS

The earnings ratios remain substantially unchanged from yearend 1996, with differences noted in mere basis points. A minor increase in the gross income to average assets ratio was offset by increase in the cost of funds and operating expense ratios. Provision for Loan Loss expense shows the most significant increase; which although minor, resulted in a decreased Return on Average Assets ratio, as noted in the following table. This is consistent with

the increase in net charge offs discussed earlier.

Ratio	As of 12/96	As of 12/97
Gross Income	8.33%	8.41%
Cost of Funds	3.61%	3.64%
Operating Expenses	3.27%	3.32%
PLL	0.35%	0.44%
ROA	1.11%	1.03%

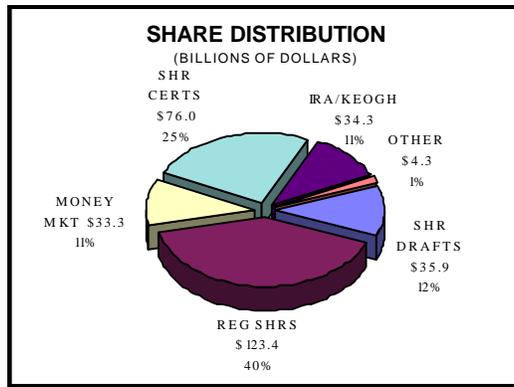
ASSET/LIABILITY MANAGEMENT

LONG TERM ASSET TRENDS: Long term assets continue to increase as a percentage of total assets. These assets, which have maturities or repricing intervals greater than 3 years, equaled 20.2% of total assets, compared to 19.0% at the end of 1996. This increase is the result of growth in first mortgage and other real estate loans discussed earlier.

SHARE TRENDS: Total shares increased \$20.5 billion or 7.1% in 1997, compared to 6.1% in 1996. Growth rates among the various share categories were consistent with 1996 growth rates, with the exception of share drafts. During 1997, share drafts increased 12% or \$3.8 billion, compared to share draft growth of \$1.7 billion or 5.6% during 1996. While it is unclear exactly why this level of growth occurred, it may be due to the high fees for checking accounts charged by other financial institutions.

Growth rates for 1997 in the various share categories are as follows:

- Share drafts -- ↑ \$3.8 billion, 12.0%;
- Regular shares -- ↑ \$1.5 billion, 1.2%;
- Money market shares -- ↑ \$4.5 billion, 15.8%;
- Share certificates -- ↑ \$9.6 billion, 14.5%;
- IRA/Keogh accounts -- ↑ \$0.6 billion, 1.8%;
- Other shares -- ↑ \$136 million, 4.0%; and
- Nonmember deposits -- ↑ \$250 million, 50%.

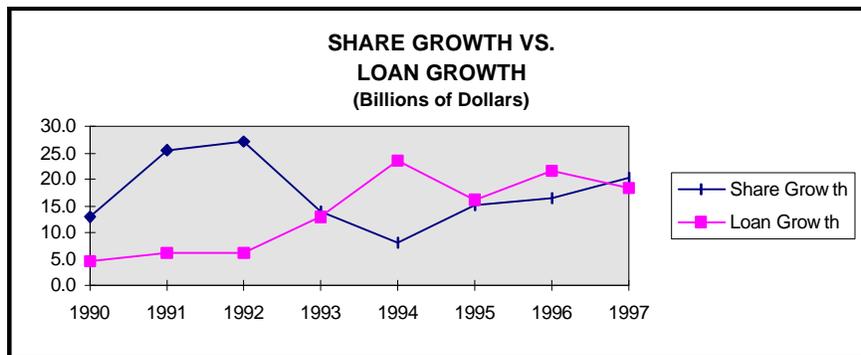


Consistent with the large increase in share certificates, share growth during 1997 was concentrated in shares with maturities or repricing intervals between 1 and 3 years. These shares increased 23.0% (\$4.8 billion). Although the dollar increase in the less than one year category was higher (\$15.8 billion), it represented an increase of just 6.1%. Shares with maturities greater than 3 years declined \$73 million (1.3%).

OVERALL LIQUIDITY TRENDS: As previously noted, 1997 was the fifth consecutive year that that rate of loan growth (8.6%) exceeded the rate of share growth (7.1%). However, 1997 was the first of these 5 years where share dollars increased more than loan dollars (\$20.5 billion and 18.4 billion, respectively). The remaining share dollars (\$2.1 billion) appear to have been placed in short term investments.

Share Maturity or Repricing Interval	% of Total Shares Dec. 1996	% of Total Shares Dec. 1997
Less than 1 year	90.9%	89.9%
1 to 3 years	7.3%	8.3%
3 or more years	1.9%	1.8%

The trends of loan growth versus share growth are well defined over the past eight years, as illustrated in the following graph.



Since the beginning of 1990, share growth exceeded loan growth by \$30.3 billion in total. During the periods when share growth exceeded loan growth, excess funds were placed in investments. Now that loan

growth has consistently exceeded share growth, credit unions are liquidating the investments to make loans. For all years, liquid assets (cash and investments with

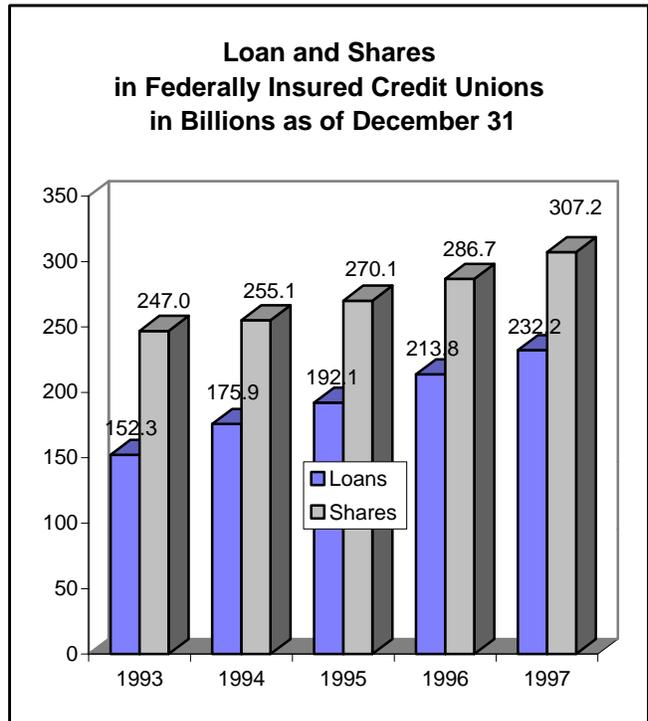
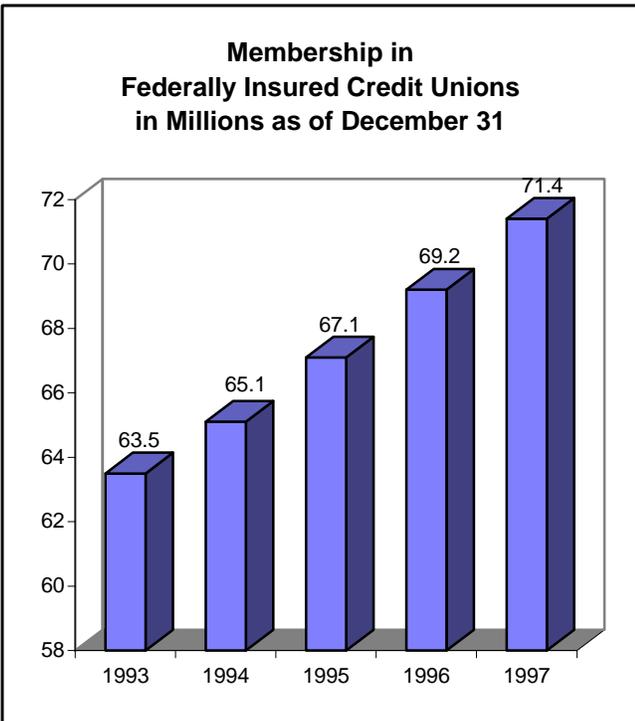
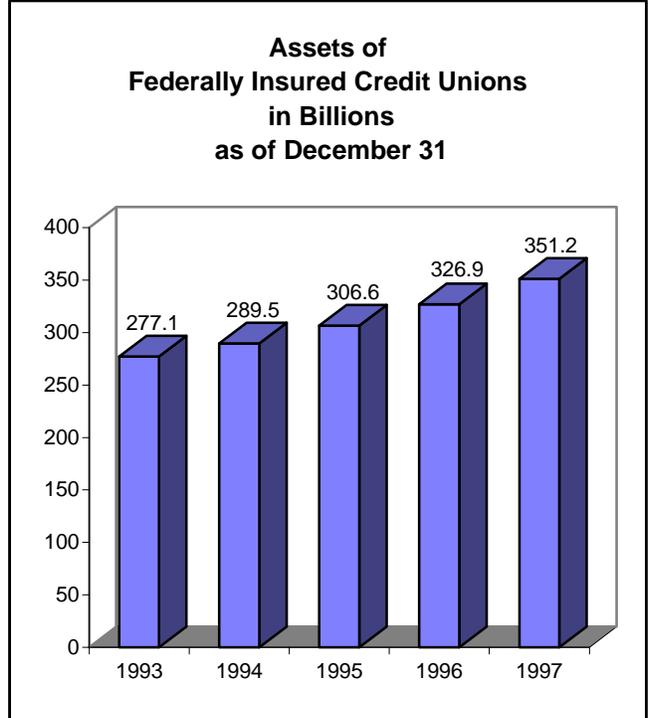
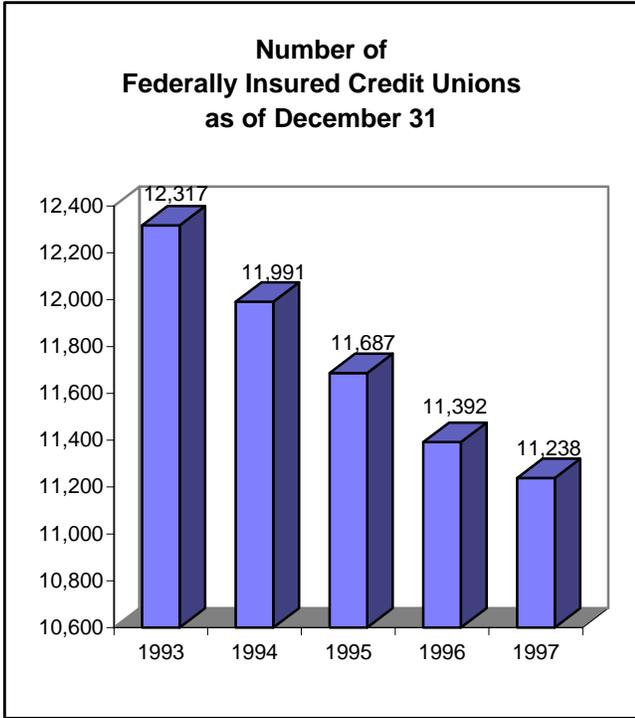
maturities less than 1 year) remained relatively constant at about 23% of assets.

At the end of 1997, cash and short-term investments made up about 20% of total assets, allowing credit unions ample liquidity to meet daily cash needs.

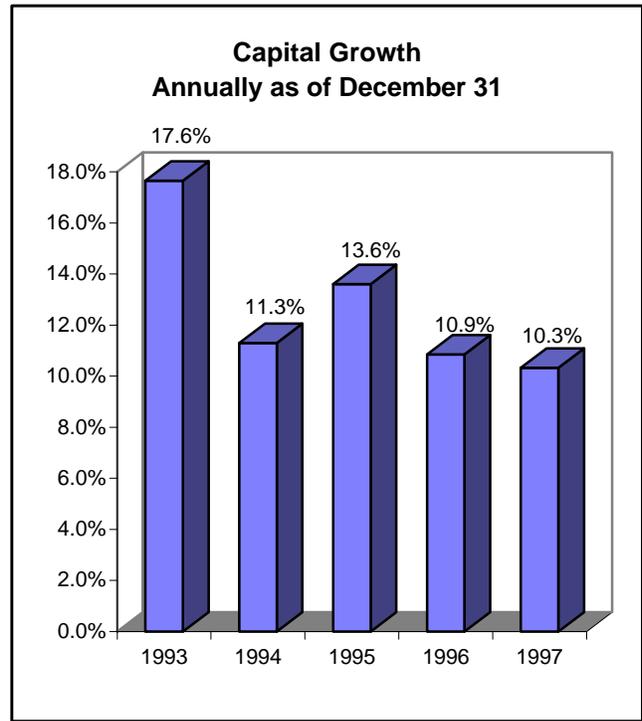
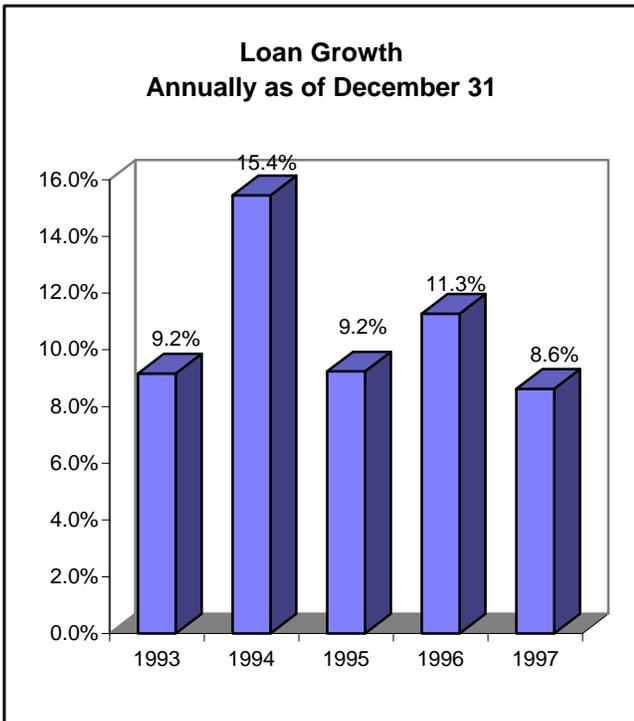
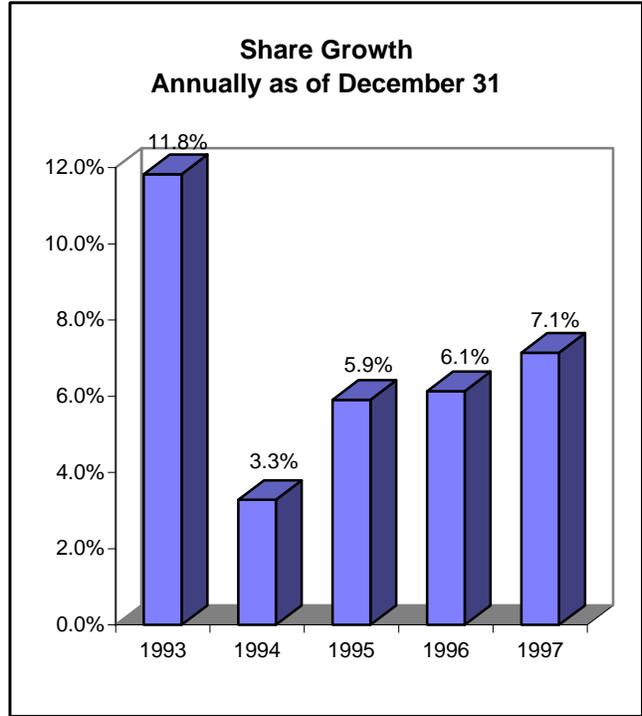
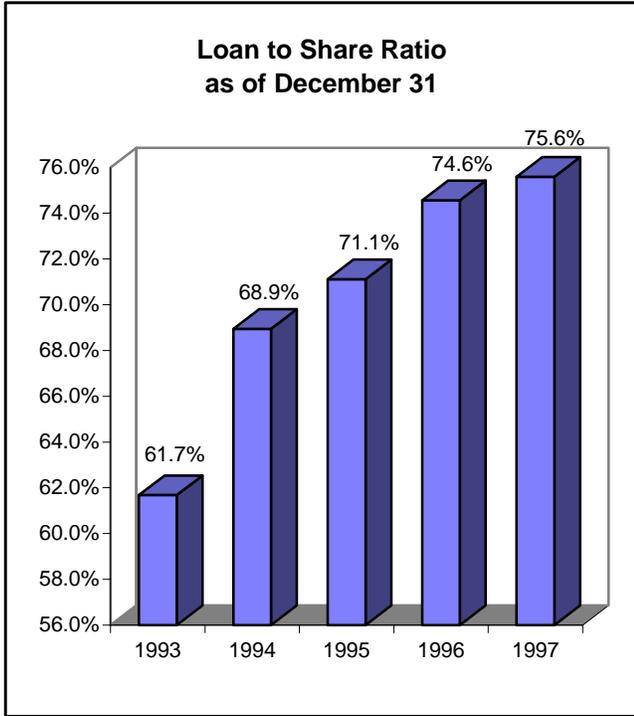
One area of asset/liability management which calls for notice is "off balance sheet"

or "unused" commitments, including unused credit card limits and home equity lines of credit. During 1997, total unused commitments increased \$4.8 billion (8.7%) and now total nearly \$60 billion. Increased credit card lines of credit accounted for \$3 billion or 62% of the increase. Credit union management should ensure that unused commitments are addressed in funds management plans.

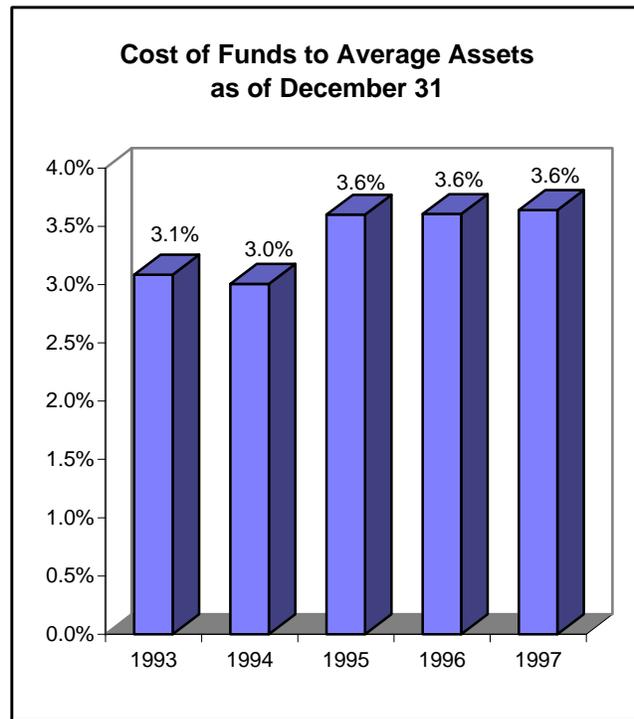
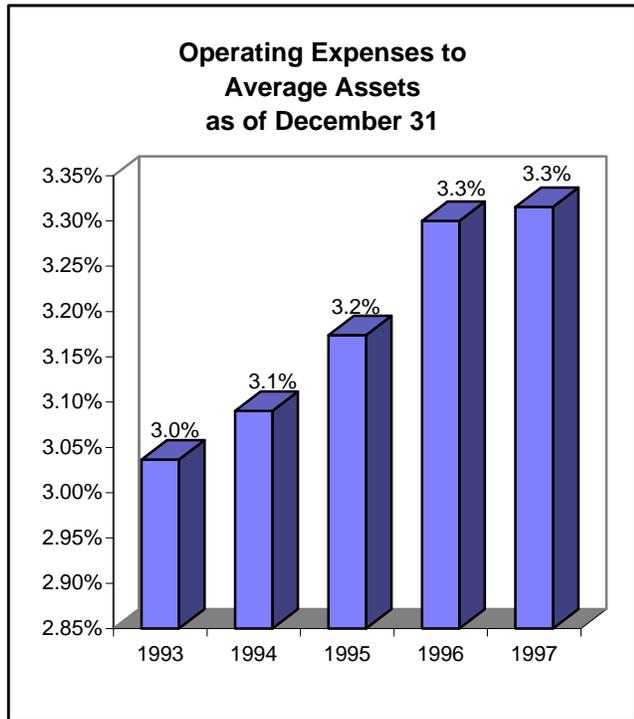
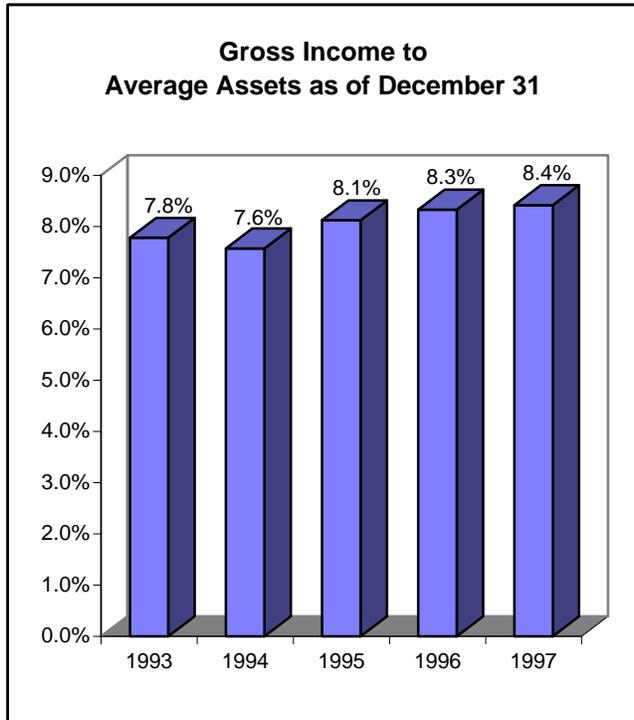
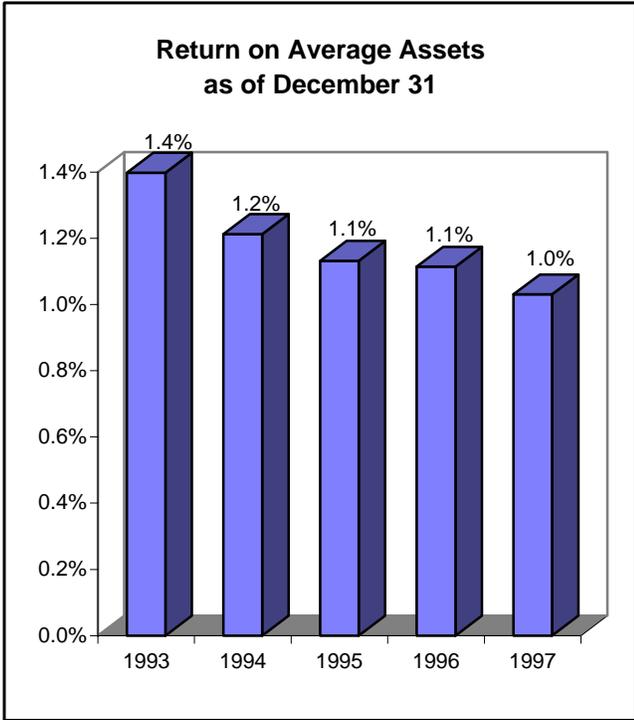
**FEDERALLY INSURED CREDIT UNIONS
5 YEAR TRENDS**



**FEDERALLY INSURED CREDIT UNIONS
5 YEAR TRENDS**

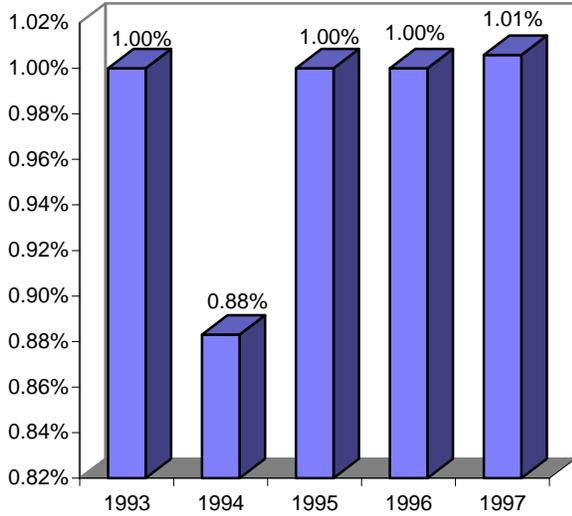


**FEDERALLY INSURED CREDIT UNIONS
5 YEAR TRENDS**

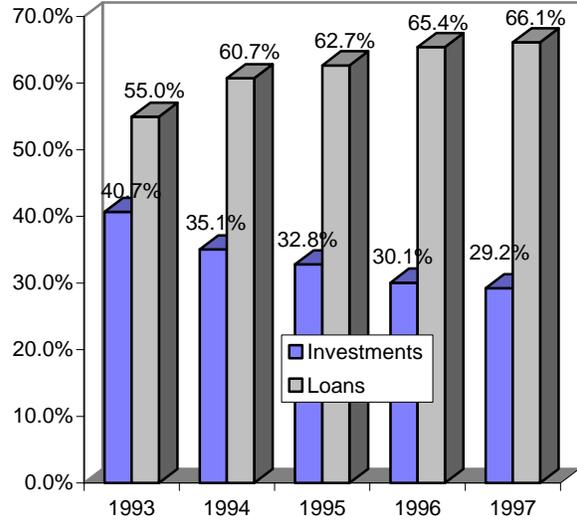


**FEDERALLY INSURED CREDIT UNIONS
5 YEAR TRENDS**

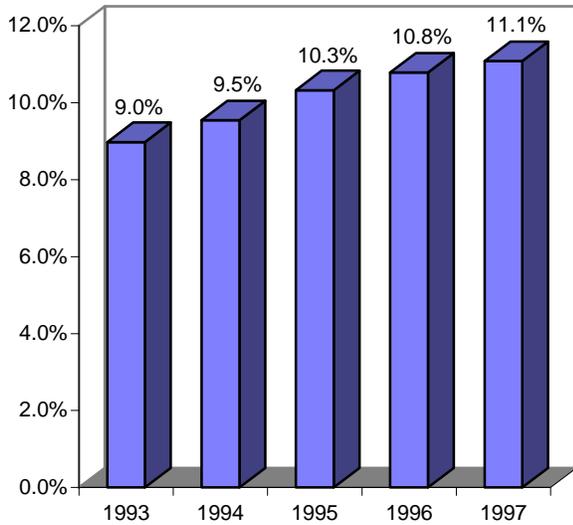
**Delinquency Rates
as of December 31**



**Loan and Investments
as Percent of Total Assets
as of December 31**



**Net Capital to Total Assets
as of December 31**



**Long Term Investments
as Percent of Total Investments
as of December 31**

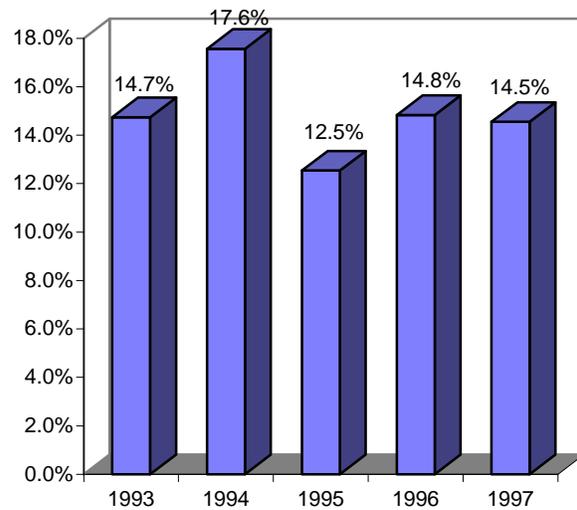


TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	11,687	11,392	2.5-	11,238	1.4-
Cash	7,145	7,277	1.8	7,918	8.8
TOTAL LOANS OUTSTANDING	192,119	213,778	11.3	232,221	8.6
Unsecured Credit Card Loans	15,024	17,377	15.7	19,051	9.6
All Other Unsecured Loans	23,513	24,287	3.3	23,464	3.4-
New Vehicle Loans	46,502	48,852	5.1	49,376	1.1
Used Vehicle Loans	30,551	37,008	21.1	43,486	17.5
First Mortgage Real Estate Loans	39,298	45,622	16.1	51,844	13.6
Other Real Estate Loans	22,472	25,074	11.6	28,645	14.2
All Other Loans to Members	14,397	14,995	4.2	15,520	3.5
Other Loans	362	564	55.8	836	48.2
Allowance For Loan Losses	2,023	2,115	4.5	2,291	8.3
TOTAL INVESTMENTS	100,553	98,274	2.3-	102,657	4.5
U.S. Government Obligations	14,002	13,883	0.8-	11,661	16.0-
Federal Agency Securities	36,337	37,211	2.4	39,316	5.7
Mutual Fund & Common Trusts	2,808	2,544	9.4-	2,403	5.5-
Corporate Credit Unions	24,708	22,753	7.9-	26,028	14.4
Commercial Banks, S&Ls	16,638	15,914	4.4-	16,525	3.8
Credit Unions -Loans to, Deposits in	397	554	39.5	646	16.6
NCUSIF Capitalization Deposit	2,499	2,625	5.0	2,762	5.2
Other Investments	3,165	2,790	11.8-	3,315	18.8
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	4,178	4,578	9.6	4,934	7.8
Other Fixed Assets	1,362	1,512	11.0	1,674	10.7
Other Real Estate Owned	99	107	8.1	87	18.7-
Other Assets	3,208	3,472	8.2	3,978	14.6
TOTAL ASSETS	306,641	326,883	6.6	351,178	7.4
LIABILITIES					
Total Borrowings	2,239	2,128	5.0-	2,094	1.6-
Accrued Dividends/Interest Payable	773	784	1.4	800	2.0
Acct Payable and Other Liabilities	1,804	2,014	11.6	2,168	7.6
TOTAL LIABILITIES	4,817	4,926	2.3	5,062	2.8
EQUITY/SAVINGS					
TOTAL SAVINGS	270,138	286,704	6.1	307,182	7.1
Share Drafts	30,397	32,027	5.4	35,862	12.0
Regular Shares	120,380	121,905	1.3	123,388	1.2
Money Market Shares	25,068	28,722	14.6	33,257	15.8
Share Certificates/CDs	57,768	66,445	15.0	76,055	14.5
IRA/Keogh Accounts	32,540	33,441	2.8	34,317	2.6
All Other Shares and Member Deposits	3,667	3,654	0.4-	3,540	3.1-
Non-Member Deposits	316	509	61.1	763	49.9
Regular Reserves	10,038	10,884	8.4	11,653	7.1
Investment Valuation Reserve	22	12	45.5-	13	8.3
Uninsured Secondary Capital	N/A	0*		11	100.0
Accum. Unrealized G/L on A-F-S	6-	-120	1,900.0-	43	135.8-
Other Reserves	3,542	3,898	10.1	4,063	4.2
Undivided Earnings	18,090	20,580	13.8	23,152	12.5
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	31,687	35,253	11.3	38,935	10.4
TOTAL LIABILITIES/EQUITY/SAVINGS	306,641	326,882	6.6	351,178	7.4

* Amount Less than 1 Million

TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	11,687	11,392	2.5-	11,238	1.4-
INCOME					
Interest on Loans	16,457	18,151	10.3	19,824	9.2
(Less) Interest Refund	21	30	42.9	40	33.3
Income from Investments	5,636	5,829	3.4	6,015	3.2
Income from Trading Securities	8	2	75.0-	4	100.0
Fee Income	1,567	1,786	14.0	1,989	11.4
Other Operating Income	562	644	14.6	738	14.6
TOTAL GROSS INCOME	24,208	26,382	9.0	28,530	8.1
EXPENSES					
Employee Compensation and Benefits	4,641	5,031	8.4	5,470	8.7
Travel and Conference Expense	151	167	10.6	190	13.8
Office Occupancy Expense	618	672	8.7	724	7.7
Office Operations Expense	2,141	2,350	9.8	2,557	8.8
Educational & Promotional Expense	293	329	12.3	359	9.1
Loan Servicing Expense	378	457	20.9	519	13.6
Professional and Outside Services	690	763	10.6	829	8.7
Provision for Loan Losses	775	1,105	42.6	1,488	34.7
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	194	186	4.1-	182	2.2-
Operating Fees	72	73	1.4	76	4.1
Miscellaneous Operating Expenses	285	312	9.5	337	8.0
TOTAL OPERATING EXPENSES	10,238	11,445	11.8	12,728	11.2
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	42-	-5	88.1	15	400.0-
Gain (Loss) on Disp of Fixed Assets	6	6	0.0	4	33.3-
Other Non-Oper Income (Expense)	16	14	12.5-	16	14.3
Income (Loss) Before Cost of Funds	13,949	14,952	7.2	15,836	5.9
COST OF FUNDS					
Interest on Borrowed Money	164	109	33.5-	130	19.3
Dividends on Shares	9,673	10,455	8.1	11,216	7.3
Interest on Deposits	735	858	16.7	995	16.0
NET INCOME BEFORE RESERVE TRANSFERS	3,377	3,530	4.5	3,495	1.0-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	867	1,029	18.7	1,124	9.2
Net Reserve Transfer	409	383	6.4-	338	11.7-
Net Income After Net Reserve Transfer	2,968	3,147	6.0	3,157	0.3
Additional (Voluntary) Reserve Transfers	509	420	17.5-	533	26.9
Adjusted Net Income	2,459	2,727	10.9	2,624	3.8-

* Amount Less than 1 Million

TABLE 3
SUPPLEMENTAL LOAN DATA
Federally Insured Credit Unions
December 31, 1997

Number of Credit Unions on this Report: 11,238

NUMBER OF LOANS BY TYPE

Unsecured Credit Cards	13,027,911
Other Unsecured Loans	9,917,047
New Vehicle	4,711,613
Used Vehicle	6,014,369
1st Mortgage	839,531
Other Real Estate	1,417,566
All Other Member Loans	3,097,617
All Other Loans	95,218
Total Number of Loans	39,120,872

DELINQUENT LOANS OUTSTANDING

Number of Loans Delinquent 2-6 months	370,407
Amount of Loans Delinquent 2-6 months	1,590,288,140
Number of Loans Delinquent 6-12 months	125,249
Amount of Loans Delinquent 6-12 months	523,579,499
Number of Loans Delinquent 12 months or more	48,907
Amount of Loans Delinquent 12 months or more	221,983,733
Total Number of Delinquent Loans	544,563
Total Amount of Delinquent Loans	2,335,851,372

OTHER GENERAL LOAN INFORMATION

Total Loans Charged Off Year-to-Date	1,532,250,825
Total Recoveries on Charge-Offs	213,101,425
Total Number of Loans Purchased	8,139
Total Amount of Loans Purchased	215,463,293
Number of Loans to CU Officials	150,981
Amount of Loans to CU Officials	1,773,929,414
Total Number of Loans Granted Y-T-D	23,312,486
Total Amount of Loans Granted Y-T-D	124,637,806,883

REAL ESTATE LOANS OUTSTANDING

Number of 1st Mortgage Fixed Rate	580,666
Amount of 1st Mortgage Fixed Rate	33,719,444,561
Number of 1st Mortgage Adjustable Rate	258,865
Amount of 1st Mortgage Adjustable Rate	18,124,676,652
Number of Other R.E. Closed-End Fixed Rate	649,241
Amount of Other R.E. Closed-End Fixed Rate	12,457,870,932
Number of Other R.E. Closed-End Adj. Rate	55,253
Amount of Other R.E. Closed-End Adj. Rate	1,221,776,024
Number of Other R.E. Open-End Adj. Rate	673,900
Amount of Other R.E. Open-End Adj. Rate	14,116,838,900
Number of Other R.E. Not Included Above	39,173
Amount of Other R.E. Not Included Above	848,596,519

REAL ESTATE LOANS GRANTED YEAR-TO-DATE

Number of 1st Mortgage Fixed Rate	159,935
Amount of 1st Mortgage Fixed Rate	12,649,070,998
Number of 1st Mortgage Adjustable Rate	52,671
Amount of 1st Mortgage Adjustable Rate	4,429,991,227
Number of Other R.E. Closed-End Fixed Rate	253,944
Amount of Other R.E. Closed-End Fixed Rate	5,426,771,209
Number of Other R.E. Closed-End Adj. Rate	16,694
Amount of Other R.E. Closed-End Adj. Rate	386,989,560
Number of Other R.E. Open-End Adj. Rate	319,589
Amount of Other R.E. Open-End Adj. Rate	4,820,954,686
Number of Other R.E. Not Included Above	14,162
Number of Other R.E. Not Included Above	370,827,082

TABLE 3 CONTINUED
SUPPLEMENTAL LOAN DATA
Federally Insured Credit Unions
December 31, 1997

Number of Credit Unions on this Report: 11,238

DELINQUENT REAL ESTATE LOANS OUTSTANDING

1st Mortgage Fixed Rate, 1-2 months	244,335,973
1st Mortgage Fixed Rate, 2-6 months	91,537,971
1st Mortgage Fixed Rate, 6-12 months	31,262,146
1st Mortgage Fixed Rate, 12 months or more	23,840,978
1st Mortgage Adjustable Rate, 1-2 months	190,975,000
1st Mortgage Adjustable Rate, 2-6 months	76,417,484
1st Mortgage Adjustable Rate, 6-12 months	22,523,725
1st Mortgage Adjustable Rate 12, months or more	9,647,002
Other Real Estate Fixed Rate, 1-2 months	87,047,744
Other Real Estate Fixed Rate, 2-6 months	37,942,154
Other Real Estate Fixed Rate, 6-12 months	13,936,540
Other Real Estate Fixed Rate, 12 months or more	9,116,943
Other Real Estate Adjustable Rate, 1-2 months	91,660,030
Other Real Estate Adjustable Rate, 2-6 months	35,465,415
Other Real Estate Adjustable Rate, 6-12 months	11,071,386
Other Real Estate Adjustable Rate 12, months or more	8,631,433

OTHER REAL ESTATE LOAN INFORMATION

1st Mortgage Loans Charged Off Y-T-D	22,655,802
1st Mortgage Loans Recovered Y-T-D	4,731,452
Other Real Estate Loans Charged Off Y-T-D	21,447,263
Other Real Estate Loans Recovered Y-T-D	2,316,357
Allowance for Real Estate Loan Losses	225,232,491
Amount of R.E. Loans Serving as Collateral for Member Business Loans	1,584,871,137
Amount of All First Mortgages Sold Y-T-D	4,475,005,602
Short-term Real Estate Loans (< 3 years)	32,398,963,215

MEMBER BUSINESS LOANS (MBL) OUTSTANDING

Number of Agricultural MBL	14,203
Amount of Agricultural MBL	387,634,108
Number of All Other MBL	38,704
Amount of All Other MBL	2,515,880,122

MEMBER BUSINESS LOANS GRANTED Y-T-D

Number of Agricultural MBL	10,351
Amount of Agricultural MBL	237,912,672
Number of All Other MBL	16,962
Amount of All Other MBL	1,004,230,656

DELINQUENT MEMBER BUSINESS LOANS

Agricultural, 1-2 months	3,991,134
Agricultural, 2-6 months	3,234,976
Agricultural, 6-12 months	2,601,275
Agricultural, 12 months or more	2,216,603
All Other MBL, 1-2 months	33,393,212
All Other MBL, 2-6 months	13,336,306
All Other MBL, 6-12 months	5,649,710
All Other MBL, 12 months or more	8,092,139

OTHER MEMBER BUSINESS LOAN INFORMATION

Agricultural MBL Charged Off Y-T-D	1,633,227
Agricultural MBL Recovered Y-T-D	96,252
All Other MBL Charged of Y-T-D	5,140,877
All Other MBL Recovered Y-T-D	1,406,619
Allowance for MBL Losses	52,917,069
Concentration of Credit for MBL	337,737,791
Construction or Development MBL	104,565,242

TABLE 4
SUPPLEMENTAL DATA-MISCELLANEOUS
Federally Insured Credit Unions
December 31, 1997

Number of Credit Unions on this Report: 11,238

NUMBER OF SAVINGS ACCOUNTS BY TYPE

Share Draft Accounts	26,164,378
Regular Share Accounts	74,902,956
Money Market Share Accounts	2,581,256
Share Certificate Accounts	7,853,558
IRA/Keogh & Retirement Accounts	3,896,141
Other Shares and Deposit	3,826,040
Non-Member Deposits	31,821
Total Number of Savings Accounts	119,256,150

OFF-BALANCE SHEET ITEMS

Unused Commitments of:	
Revolving Open-End Lines Secured by Residential Properties	10,390,402,416
Credit Card Lines	36,825,950,427
Outstanding Letters of Credit	137,751,902
Commercial Real Estate, Construction, Land Development	120,040,744
Unsecured Share Draft Lines of Credit	6,956,331,198
Other Unused Commitments	5,564,926,937
Amount of Loans Sold/Swapped with Recourse Y-T-D	228,088,520
Outstanding Principal Balance of Loans Sold/Swapped with Recourse	125,457,413
Pending Bond Claims	21,140,846

NUMBER OF CUs DESCRIBING MOST RECENT AUDIT AS:

Supervisory Committee	3,103	League Audit Service	1,584
CPA Audit Without Opinion	2,019	Outside Accountant	1,632
CPA Opinion Audit	2,900		

NUMBER OF CUs DESCRIBING RECORD MAINTENANCE AS:

Manual System	504	CU Developed In-House	694
Vendor Supplied In-House	7,165	Other	171
Vendor On-Line Service Bur.	2,704		

INVESTMENT INFORMATION

Fair Value of Held to Maturity Investments	30,459,817,197
Repurchase Agreements	1,848,369,919
Reverse Repurchase Agreements Invested	1,216,565,602
Mortgage Derivatives Failing FFIEC HRST	76,268,699
Non-Mortgage Backed Derivatives	1,219,003,608
Mortgage Pass-through Securities	5,160,251,965
CMO/REMIC	3,737,989,940
Stripped Mortgage-Backed Securities	8,494,574
CMO/REMIC Residuals	239,313

TABLE 4 CONTINUED
SUPPLEMENTAL DATA-MISCELLANEOUS
Federally Insured Credit Unions
December 31, 1997

Number of Credit Unions on this Report: 11,238

OTHER INFORMATION

Amount of Promissory Notes Issued to Non-members	76,628,579
Number Members Filing Chapter 7 Bankruptcy Y-T-D	189,740
Number Members Filing Chapter 13 Bankruptcy Y-T-D	63,287
Amount of Loans Subject to Bankruptcies	1,128,482,301
Number of Current Members	71,412,745
Number of Potential Members	241,857,471
Number of Occupational groups Added to FOM Y-T-D Thru SEP	506
Number of Members Added to FOM Y-T-D Thru SEP	74,167
Number of Potential Members Added to FOM Y-T-D Thru SEP	137,244
Number of Full Time Employees	149,739
Number of Part Time Employees	31,106

CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

Number of CUSOs	1,889		
Amount Invested in CUSOs	193,786,908		
Amount Loaned to CUSOs	85,447,318		
Credit Union Portion of Net Income(Loss) Resulting From CUSO	13,432,045		
Number of CUSOs Wholly Owned	396		
Predominant Service of CUSO:			
Mortgage Processing	147	Credit Cards	104
EDP Processing	263	Trust Services	7
Shared Branching	586	Item Processing	207
Insurance Services	113	Tax Preparation	2
Investment Services	212	Travel	3
Auto Buying, Leasing, Indirect Lending	128	Other	227

TABLE 5
SUPPLEMENTAL DATA
FEDERALLY INSURED CREDIT UNIONS
DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS
BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL
December 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

Number of Credit Unions on this Report: 11,238

BORROWINGS	No. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 Yrs	Total
Promissory Notes	250	122	40	80	242
Reverse Repurchase Agreements	11	1,278	0*	0*	1,278
Other Notes and Interest Payable	316	370	68	109	547
Subordinated CDCU Debt	6	7	9	11	27
TOTAL BORROWINGS	566	1,777	117	200	2,094

SAVINGS	No. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 Yrs	Total
Share Drafts	6,488	35,862	N/A	N/A	35,862
Regular Shares	11,206	123,388	N/A	N/A	123,388
Money Market Shares	2,657	33,257	N/A	N/A	33,257
Share Certificates/CDS	6,991	54,942	18,216	2,896	76,055
IRA/KEOGH, Retirements	6,059	24,915	7,029	2,373	34,317
All Other Shares/Deposits	4,223	3,353	159	29	3,540
Non-Members Deposits	804	557	163	43	763
TOTAL SAVINGS	11,235	276,275	25,567	5,340	307,182

INVESTMENTS CLASSIFIED BY SFAS 115:	No. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 Yrs	Amount > 10 Yrs	Total
Held to Maturity	3,619	12,448	11,913	4,539	644	29,544
Available for Sale	3,403	11,629	8,014	4,870	840	25,353
Trading	45	231	N/A	N/A	N/A	231
Non-SFAS 115 Investments	11,234	37,508	5,978	969	3,075	47,530
TOTAL INVESTMENTS	11,234	61,817	25,904	10,378	4,559	102,657

* Amount less than 1 million

**TABLE 6
FEDERALLY INSURED CREDIT UNIONS
INTEREST RATES BY TYPE OF LOAN**

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%						
5.0% To 6.0%	4	\$8,356,876	2	\$484,084	20	\$37,637,074
6.0% To 7.0%	6	\$4,028,190	11	\$11,022,830	521	\$3,503,201,287
7.0% To 8.0%	15	\$33,403,109	31	\$21,144,355	4,027	\$25,343,758,719
8.0% To 9.0%	35	\$89,493,581	85	\$81,773,321	4,345	\$17,691,379,106
9.0% To 10.0%	143	\$830,351,251	260	\$611,271,899	998	\$2,351,099,192
10.0% To 11.0%	291	\$1,312,539,225	607	\$1,816,542,348	267	\$262,332,492
11.0% To 12.0%	696	\$3,128,791,818	853	\$1,916,881,153	47	\$138,870,282
12.0% To 13.0%	1,614	\$5,610,774,725	2,508	\$5,469,268,870	95	\$28,544,415
13.0% To 14.0%	1,313	\$4,593,048,271	1,750	\$5,851,318,940	10	\$5,286,085
14.0% To 15.0%	798	\$2,566,858,784	1,551	\$3,224,934,660	6	\$231,189
15.0% To 16.0%	323	\$692,345,151	1,736	\$2,843,113,336	7	\$1,999,280
16.0% Or More	161	\$173,657,230	1,068	\$1,612,359,061	5	\$8,830,968
Not Reporting Or Zero ...	5,839	\$7,570,776	776	\$3,600,429	890	\$2,530,523
Total	11,238	\$19,051,218,987	11,238	\$23,463,715,286	11,238	\$49,375,700,612
Average Rate	13.1%		13.4%		8.1%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%			4	\$49,693,843		
5.0% To 6.0%	1	\$6,785,390	12	\$606,588,043	4	\$182,045,444
6.0% To 7.0%	52	\$529,232,292	207	\$10,499,148,953	54	\$559,644,125
7.0% To 8.0%	864	\$8,384,492,205	1,805	\$29,716,420,225	459	\$3,145,046,941
8.0% To 9.0%	3,241	\$19,478,831,666	1,536	\$8,360,663,957	2,022	\$11,901,964,549
9.0% To 10.0%	3,255	\$10,923,793,167	727	\$1,944,322,280	2,087	\$9,450,177,463
10.0% To 11.0%	1,628	\$2,978,755,911	364	\$577,180,506	982	\$3,094,155,729
11.0% To 12.0%	519	\$721,867,809	89	\$44,538,960	157	\$156,845,168
12.0% To 13.0%	529	\$253,762,232	145	\$28,472,122	154	\$138,809,756
13.0% To 14.0%	126	\$135,496,094	16	\$1,491,105	30	\$7,012,350
14.0% To 15.0%	54	\$22,697,635	10	\$665,927	14	\$248,220
15.0% To 16.0%	91	\$26,542,506	8	\$184,653	9	\$1,928,229
16.0% Or More	25	\$19,181,141	7	\$65,500		
Not Reporting Or Zero ..	853	\$4,078,773	6,308	\$14,685,139	5,266	\$7,204,401
Total	11,238	\$43,485,516,821	11,238	\$51,844,121,213	11,238	\$28,645,082,375
Average Rate	9.4%		8.4%		9.2%	

Interest Rate Category	Other Member Loans		Other Loans	
	Number	Amount	Number	Amount
.01% To 5.0%	30	\$28,471,965	5	\$173,568
5.0% To 6.0%	378	\$276,819,052	19	\$7,500,255
6.0% To 7.0%	1,189	\$592,377,609	55	\$44,474,526
7.0% To 8.0%	1,353	\$1,497,983,279	167	\$161,129,266
8.0% To 9.0%	1,486	\$3,856,312,523	262	\$201,392,011
9.0% To 10.0%	1,418	\$2,813,092,115	210	\$111,498,845
10.0% To 11.0%	1,350	\$2,342,534,500	166	\$38,538,125
11.0% To 12.0%	537	\$1,047,134,203	53	\$105,276,730
12.0% To 13.0%	1,024	\$1,492,636,710	97	\$41,567,208
13.0% To 14.0%	336	\$641,846,417	29	\$23,352,905
14.0% To 15.0%	209	\$373,876,754	21	\$15,339,742
15.0% To 16.0%	262	\$248,695,353	30	\$10,013,539
16.0% Or More	120	\$152,445,630	13	\$2,635,754
Not Reporting Or Zero ...	1,546	\$155,869,837	10,111	\$72,662,372
Total	11,238	\$15,520,095,947	11,238	\$835,554,846
Average Rate	9.3%		9.5%	

**TABLE 7
FEDERALLY INSURED CREDIT UNIONS
DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT**

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%						
1.0% To 2.0%	1,396	\$11,201,031,932	143	\$1,142,671,614	4	\$298,528,218
2.0% To 3.0%	2,225	\$15,387,639,714	2,702	\$26,771,238,101	171	\$1,105,142,402
3.0% To 4.0%	410	\$2,783,348,556	5,441	\$63,992,187,094	1,236	\$11,721,307,224
4.0% To 5.0%	43	\$259,393,878	1,961	\$17,901,803,392	1,029	\$14,616,372,328
5.0% To 6.0%	12	\$18,921,007	679	\$10,023,181,755	200	\$5,410,871,755
6.0% To 7.0%	1	\$1,009,529	145	\$3,349,784,510	8	\$92,890,553
7.0% Or More	1	\$1,634,696	33	\$140,866,861	4	\$7,411,971
Not Reporting Or Zero ..	7,150	\$6,208,522,505	134	\$66,425,412	8,586	\$4,744,403
Total	11,238	\$35,861,501,817	11,238	\$123,388,158,739	11,238	\$33,257,268,854
Average Rate	2.1%		3.4%		3.9%	

Dividend Rate Category	Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%						
1.0% To 2.0%			3	\$9,432,618	20	\$5,580,804
2.0% To 3.0%	15	\$11,680,879	172	\$580,109,549	91	\$31,014,223
3.0% To 4.0%	83	\$297,319,567	958	\$5,139,128,613	115	\$40,418,644
4.0% To 5.0%	509	\$2,208,360,986	1,635	\$8,465,010,329	42	\$21,887,489
5.0% To 6.0%	5,663	\$67,571,771,414	2,677	\$15,827,519,518	227	\$308,533,882
6.0% To 7.0%	640	\$5,865,262,767	577	\$4,192,719,473	228	\$310,124,645
7.0% Or More	12	\$18,879,370	25	\$99,655,454	11	\$8,758,727
Not Reporting Or Zero ...	4,316	\$81,616,934	5,191	\$3,684,751	10,504	\$36,313,285
Total	11,238	\$76,054,891,917	11,238	\$34,317,260,305	11,238	\$762,631,699
Average Rate	5.4%		4.8%		4.8%	

TABLE 8
Selected Ratios and Averages by Asset Size
Federally Insured Credit Unions
12/31/97

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000	Greater Than \$50,000,000
CAPITAL ADEQUACY:					
Capital to Total Assets	11.74	16.80	14.13	12.50	11.32
Net Capital (Est.) to Total Assets	11.08	15.28	13.24	11.82	10.70
Delinquent Loans to Capital	5.67	14.21	8.99	6.84	4.91
Solvency Evaluation (Est.)	112.67	118.26	115.40	113.53	112.20
Classified Assets (Est.) to Capital	5.59	9.05	6.33	5.40	5.52
ASSET QUALITY:					
Delinquent Loans to Total Loans	1.01	3.68	1.93	1.29	0.84
Net Charge-Offs to Average Loans	0.59	0.80	0.58	0.54	0.60
Fair Value H-T-M to Book Value H-T-M	103.10	136.85	113.39	103.84	102.78
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	0.17	-0.16	-0.60	0.18	0.18
Delinquent Loans to Assets	0.67	2.39	1.27	0.86	0.56
EARNINGS:					
Return on Average Assets	1.03	0.72	0.99	0.96	1.05
Gross Income to Average Assets	8.42	8.19	8.35	8.42	8.42
Cost of Funds to Average Assets	3.64	2.99	3.26	3.38	3.74
Net Margin to Average Assets	4.77	5.20	5.09	5.04	4.68
Operating Expenses to Average Assets	3.32	3.96	3.73	3.72	3.17
Provision for Loan Losses to Average Assets	0.44	0.53	0.39	0.37	0.46
Net Interest Margin to Average Assets	3.98	4.91	4.56	4.30	3.84
Operating Expenses to Gross Income	39.40	48.43	44.60	44.16	37.68
Fixed Assets and Oreos to Total Assets	1.91	0.45	1.19	2.08	1.93
Net Operating Expenses to Average Assets	2.73	3.78	3.32	3.15	2.56
ASSET/LIABILITY MANAGEMENT:					
Net Long-Term Assets to Total Assets	20.20	3.64	9.72	17.81	21.74
Regular Shares to Savings and Borrowings	40.05	86.62	68.05	48.95	35.38
Total Loans to Total Savings	75.60	77.54	76.78	76.10	75.37
Total Loans to Total Assets	66.13	64.88	65.98	66.47	66.07
Cash Plus Short-Term Investments to Assets	19.86	32.47	26.58	21.78	18.75
Total Savings and Borrowings to Earning Assets	92.33	87.60	89.55	91.83	92.71
Borrowings to Total Savings and Capital	0.25	0.25	0.12	0.11	0.30
Estimated Loan Maturity in Months	24.16	16.91	20.07	23.06	25.03
PRODUCTIVITY:					
Members to Potential Members	29.53	22.84	27.39	27.25	31.07
Borrowers to Members	54.78	32.19	42.39	49.01	59.26
Members to Full-Time Employees	432	334	507	461	418
Average Savings Per Member	4,302	1,553	2,570	3,433	4,936
Average Loan Balance	5,936	3,742	4,654	5,332	6,278
Salary & Benefits to Full-Time Employees	33,090	11,774	28,196	31,628	34,940
AS A PERCENTAGE OF TOTAL GROSS INCOME:					
Interest on Loans (Net of Interest Refunds)	69.34	76.36	72.78	70.90	68.61
Income From Investments	21.08	19.89	20.64	20.20	21.36
Income Form Trading Securities	0.01	0.01	0.00	0.00	0.02
Fee Income	6.97	2.27	4.85	6.71	7.25
Other Operating Income	2.59	1.46	1.73	2.19	2.76
AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:					
Employee Compensation and Benefits	42.97	40.83	44.87	43.17	42.77
Travel and Conference	1.49	1.30	1.47	1.74	1.42
Office Occupancy	5.69	4.02	4.43	5.54	5.86
Office Operations	20.09	17.36	17.93	19.54	20.47
Educational and Promotional	2.82	0.91	1.51	2.60	3.03
Loan Servicing	4.07	1.65	2.82	3.96	4.25
Professional and Outside Services	6.51	5.80	7.59	8.74	5.78
Provision for Loan Losses	11.69	11.71	9.51	9.05	12.64
Member Insurance	1.43	9.42	4.98	2.17	0.79
Operating Fees	0.60	1.52	0.99	0.71	0.52
Miscellaneous Operating Expenses	2.64	5.46	3.88	2.79	2.46

Table 9
Consolidated Balance Sheet
Federally Insured Credit Unions
Peer Group 1: Asset Size Less Than \$2,000,000
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	3,592	3,352	6.7-	3,157	5.8-
Cash	142	131	7.8-	128	2.3-
TOTAL LOANS OUTSTANDING	2,032	1,881	7.4-	1,725	8.3-
Unsecured Credit Card Loans	16	20	25.0	31	55.0
All Other Unsecured Loans	519	477	8.1-	430	9.9-
New Vehicle Loans	628	572	8.9-	499	12.8-
Used Vehicle Loans	525	514	2.1-	510	0.8-
First Mortgage Real Estate Loans	38	31	18.4-	28	9.7-
Other Real Estate Loans	36	30	16.7-	27	10.0-
All Other Loans to Members	260	224	13.8-	186	17.0-
Other Loans	10	13	30.0	13	0.0
Allowance For Loan Losses	46	43	6.5-	40	7.0-
TOTAL INVESTMENTS	870	860	1.1-	822	4.4-
U.S. Government Obligations	27	20	25.9-	14	30.0-
Federal Agency Securities	12	8	33.3-	7	12.5-
Mutual Fund & Common Trusts	39	36	7.7-	30	16.7-
Corporate Credit Unions	438	448	2.3	444	0.9-
Commercial Banks, S&Ls	298	301	1.0	283	6.0-
Credit Unions -Loans to, Deposits in	20	21	5.0	14	33.3-
NCUSIF Capitalization Deposit	27	24	11.1-	23	4.2-
Other Investments	8	4	50.0-	7	75.0
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	5	4	20.0-	4	0.0
Other Fixed Assets	9	8	11.1-	8	0.0
Other Real Estate Owned	1	0*	100.0-	0*	0.0
Other Assets	14	12	14.3-	12	0.0
TOTAL ASSETS	3,026	2,855	5.7-	2,658	6.9-
LIABILITIES					
Total Borrowings	9	5	44.4-	6	20.0
Accrued Dividends/Interest Payable	16	14	12.5-	13	7.1-
Acct Payable and Other Liabilities	10	9	10.0-	9	0.0
TOTAL LIABILITIES	34	28	17.6-	28	0.0
EQUITY/SAVINGS					
TOTAL SAVINGS	2,577	2,410	6.5-	2,224	7.7-
Share Drafts	31	29	6.5-	31	6.9
Regular Shares	2,275	2,108	7.3-	1,933	8.3-
Money Market Shares	12	11	8.3-	12	9.1
Share Certificates/CDs	145	151	4.1	148	2.0-
IRA/Keogh Accounts	63	56	11.1-	46	17.9-
All Other Shares and Member Deposits	32	29	9.4-	26	10.3-
Non-Member Deposits	19	25	31.6	30	20.0
Regular Reserves	134	129	3.7-	123	4.7-
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	0.0	0*	0.0
Other Reserves	17	17	0.0	14	17.6-
Undivided Earnings	263	271	3.0	268	1.1-
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	415	417	0.5	406	2.6-
TOTAL LIABILITIES/EQUITY/SAVINGS	3,026	2,855	5.7-	2,658	6.9-

* Amount Less than 1 Million

Table 10
Consolidated Balance Sheet
Federally Insured Credit Unions
Peer Group 2: Asset Size \$2,000,000 to \$10,000,000
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	4,081	3,942	3.4-	3,878	1.6-
Cash	665	614	7.7-	594	3.3-
TOTAL LOANS OUTSTANDING	13,175	13,002	1.3-	12,914	0.7-
Unsecured Credit Card Loans	375	410	9.3	496	21.0
All Other Unsecured Loans	2,475	2,363	4.5-	2,172	8.1-
New Vehicle Loans	4,406	4,187	5.0-	3,944	5.8-
Used Vehicle Loans	2,949	3,165	7.3	3,413	7.8
First Mortgage Real Estate Loans	820	779	5.0-	774	0.6-
Other Real Estate Loans	807	796	1.4-	848	6.5
All Other Loans to Members	1,312	1,265	3.6-	1,198	5.3-
Other Loans	32	37	15.6	69	86.5
Allowance For Loan Losses	190	178	6.3-	175	1.7-
TOTAL INVESTMENTS	6,299	6,029	4.3-	5,897	2.2-
U.S. Government Obligations	381	315	17.3-	260	17.5-
Federal Agency Securities	342	301	12.0-	241	19.9-
Mutual Fund & Common Trusts	136	124	8.8-	107	13.7-
Corporate Credit Unions	2,710	2,634	2.8-	2,673	1.5
Commercial Banks, S&Ls	2,384	2,339	1.9-	2,307	1.4-
Credit Unions -Loans to, Deposits in	91	107	17.6	80	25.2-
NCUSIF Capitalization Deposit	180	165	8.3-	162	1.8-
Other Investments	75	43	42.7-	67	55.8
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	150	150	0.0	152	1.3
Other Fixed Assets	72	74	2.8	77	4.1
Other Real Estate Owned	5	4	20.0-	3	25.0-
Other Assets	113	112	0.9-	110	1.8-
TOTAL ASSETS	20,288	19,806	2.4-	19,572	1.2-
LIABILITIES					
Total Borrowings	26	24	7.7-	23	4.2-
Accrued Dividends/Interest Payable	68	64	5.9-	63	1.6-
Acct Payable and Other Liabilities	72	80	11.1	76	5.0-
TOTAL LIABILITIES	167	168	0.6	162	3.6-
EQUITY/SAVINGS					
TOTAL SAVINGS	17,695	17,128	3.2-	16,820	1.8-
Share Drafts	987	953	3.4-	991	4.0
Regular Shares	12,381	11,817	4.6-	11,462	3.0-
Money Market Shares	419	424	1.2	392	7.5-
Share Certificates/CDs	2,255	2,402	6.5	2,546	6.0
IRA/Keogh Accounts	1,312	1,201	8.5-	1,090	9.2-
All Other Shares and Member Deposits	292	264	9.6-	255	3.4-
Non-Member Deposits	50	66	32.0	84	27.3
Regular Reserves	738	747	1.2	757	1.3
Investment Valuation Reserve	1	0*	100.0-	0*	0.0
Uninsured Secondary Capital	N/A	0*		1	100.0
Accum. Unrealized G/L on A-F-S	1-	-3	200.0-	-1	66.7-
Other Reserves	159	156	1.9-	148	5.1-
Undivided Earnings	1,530	1,609	5.2	1,686	4.8
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	2,426	2,509	3.4	2,591	3.3
TOTAL LIABILITIES/EQUITY/SAVINGS	20,288	19,806	2.4-	19,572	1.2-

* Amount Less than 1 Million

Table 11
Consolidated Balance Sheet
Federally Insured Credit Unions
Peer Group 3: Asset Size \$10,000,000 to \$50,000,000
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	2,789	2,814	0.9	2,853	1.4
Cash	1,755	1,637	6.7-	1,668	1.9
TOTAL LOANS OUTSTANDING	40,141	42,191	5.1	43,445	3.0
Unsecured Credit Card Loans	2,525	2,809	11.2	3,033	8.0
All Other Unsecured Loans	5,413	5,405	0.1-	4,923	8.9-
New Vehicle Loans	10,696	10,675	0.2-	10,225	4.2-
Used Vehicle Loans	7,605	8,826	16.1	9,864	11.8
First Mortgage Real Estate Loans	6,016	6,262	4.1	6,617	5.7
Other Real Estate Loans	4,360	4,622	6.0	5,014	8.5
All Other Loans to Members	3,453	3,485	0.9	3,619	3.8
Other Loans	73	107	46.6	150	40.2
Allowance For Loan Losses	451	437	3.1-	439	0.5
TOTAL INVESTMENTS	19,642	18,618	5.2-	18,798	1.0
U.S. Government Obligations	1,735	1,515	12.7-	1,200	20.8-
Federal Agency Securities	3,688	3,541	4.0-	3,344	5.6-
Mutual Fund & Common Trusts	311	260	16.4-	221	15.0-
Corporate Credit Unions	7,033	6,483	7.8-	6,888	6.2
Commercial Banks, S&Ls	5,750	5,736	0.2-	5,931	3.4
Credit Unions -Loans to, Deposits in	164	245	49.4	284	15.9
NCUSIF Capitalization Deposit	536	528	1.5-	533	0.9
Other Investments	425	311	26.8-	395	27.0
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	933	993	6.4	1,034	4.1
Other Fixed Assets	275	292	6.2	308	5.5
Other Real Estate Owned	22	19	13.6-	16	15.8-
Other Assets	489	496	1.4	533	7.5
TOTAL ASSETS	62,806	63,809	1.6	65,363	2.4
LIABILITIES					
Total Borrowings	92	111	20.7	71	36.0-
Accrued Dividends/Interest Payable	161	158	1.9-	159	0.6
Acct Payable and Other Liabilities	279	298	6.8	315	5.7
TOTAL LIABILITIES	532	567	6.6	546	3.7-
EQUITY/SAVINGS					
TOTAL SAVINGS	55,490	55,980	0.9	57,089	2.0
Share Drafts	5,447	5,451	0.1	5,822	6.8
Regular Shares	29,015	28,521	1.7-	27,978	1.9-
Money Market Shares	3,697	3,833	3.7	4,043	5.5
Share Certificates/CDs	10,335	11,370	10.0	12,504	10.0
IRA/Keogh Accounts	6,053	5,919	2.2-	5,705	3.6-
All Other Shares and Member Deposits	869	770	11.4-	839	9.0
Non-Member Deposits	74	115	55.4	198	72.2
Regular Reserves	2,175	2,271	4.4	2,361	4.0
Investment Valuation Reserve	3	2	33.3-	2	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	7-	-16	128.6-	4	125.0-
Other Reserves	631	630	0.2-	619	1.7-
Undivided Earnings	3,983	4,375	9.8	4,742	8.4
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	6,784	7,262	7.0	7,729	6.4
TOTAL LIABILITIES/EQUITY/SAVINGS	62,806	63,809	1.6	65,363	2.4

* Amount Less than 1 Million

Table 12
Consolidated Balance Sheet
Federally Insured Credit Unions
Peer Group 4: Asset Size Greater Than \$50,000,000
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	1,225	1,284	4.8	1,350	5.1
Cash	4,583	4,895	6.8	5,529	13.0
TOTAL LOANS OUTSTANDING	136,771	156,704	14.6	174,137	11.1
Unsecured Credit Card Loans	12,109	14,138	16.8	15,491	9.6
All Other Unsecured Loans	15,106	16,042	6.2	15,938	0.6-
New Vehicle Loans	30,772	33,419	8.6	34,707	3.9
Used Vehicle Loans	19,472	24,503	25.8	29,698	21.2
First Mortgage Real Estate Loans	32,424	38,549	18.9	44,425	15.2
Other Real Estate Loans	17,269	19,626	13.6	22,756	15.9
All Other Loans to Members	9,372	10,021	6.9	10,517	4.9
Other Loans	247	407	64.8	604	48.4
Allowance For Loan Losses	1,336	1,457	9.1	1,637	12.4
TOTAL INVESTMENTS	73,742	72,767	1.3-	77,140	6.0
U.S. Government Obligations	11,860	12,034	1.5	10,186	15.4-
Federal Agency Securities	32,295	33,360	3.3	35,724	7.1
Mutual Fund & Common Trusts	2,322	2,125	8.5-	2,045	3.8-
Corporate Credit Unions	14,526	13,188	9.2-	16,022	21.5
Commercial Banks, S&Ls	8,205	7,538	8.1-	8,005	6.2
Credit Unions -Loans to, Deposits in	121	181	49.6	268	48.1
NCUSIF Capitalization Deposit	1,756	1,908	8.7	2,044	7.1
Other Investments	2,656	2,433	8.4-	2,845	16.9
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	3,091	3,431	11.0	3,744	9.1
Other Fixed Assets	1,006	1,138	13.1	1,282	12.7
Other Real Estate Owned	71	83	16.9	67	19.3-
Other Assets	2,592	2,852	10.0	3,324	16.5
TOTAL ASSETS	220,521	240,413	9.0	263,585	9.6
LIABILITIES					
Total Borrowings	2,113	1,988	5.9-	1,993	0.3
Accrued Dividends/Interest Payable	529	547	3.4	565	3.3
Acct Payable and Other Liabilities	1,443	1,627	12.8	1,768	8.7
TOTAL LIABILITIES	4,084	4,162	1.9	4,327	4.0
EQUITY/SAVINGS					
TOTAL SAVINGS	194,375	211,186	8.6	231,049	9.4
Share Drafts	23,932	25,593	6.9	29,018	13.4
Regular Shares	76,709	79,459	3.6	82,016	3.2
Money Market Shares	20,940	24,454	16.8	28,811	17.8
Share Certificates/CDs	45,034	52,521	16.6	60,856	15.9
IRA/Keogh Accounts	25,112	26,265	4.6	27,476	4.6
All Other Shares and Member Deposits	2,475	2,591	4.7	2,421	6.6-
Non-Member Deposits	173	303	75.1	451	48.8
Regular Reserves	6,991	7,737	10.7	8,413	8.7
Investment Valuation Reserve	18	9	50.0-	11	22.2
Uninsured Secondary Capital	N/A	0*		8	100.0
Accum. Unrealized G/L on A-F-S	3	-101	3,466.7-	40	139.6-
Other Reserves	2,736	3,095	13.1	3,281	6.0
Undivided Earnings	12,314	14,325	16.3	16,456	14.9
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	22,062	25,065	13.6	28,209	12.5
TOTAL LIABILITIES/EQUITY/SAVINGS	220,521	240,412	9.0	263,585	9.6

* Amount Less than 1 Million

Table 13
Consolidated Income and Expense Statement
Federally Insured Credit Unions
Peer Group 1: Asset Size Less Than \$2,000,000
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	3,592	3,352	6.7-	3,157	5.8-
INCOME					
Interest on Loans	199	188	5.5-	173	8.0-
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	51	47	7.8-	45	4.3-
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	5	6	20.0	5	16.7-
Other Operating Income	4	4	0.0	3	25.0-
TOTAL GROSS INCOME	259	244	5.8-	226	7.4-
EXPENSES					
Employee Compensation and Benefits	54	53	1.9-	51	3.8-
Travel and Conference Expense	2	2	0.0	2	0.0
Office Occupancy Expense	5	5	0.0	5	0.0
Office Operations Expense	23	22	4.3-	21	4.5-
Educational & Promotional Expense	1	1	0.0	1	0.0
Loan Servicing Expense	2	2	0.0	2	0.0
Professional and Outside Services	8	7	12.5-	7	0.0
Provision for Loan Losses	14	15	7.1	14	6.7-
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	15	13	13.3-	12	7.7-
Operating Fees	2	2	0.0	2	0.0
Miscellaneous Operating Expenses	8	7	12.5-	7	0.0
TOTAL OPERATING EXPENSES	134	130	3.0-	124	4.6-
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	1	0*	100.0-	0*	0.0
Income (Loss) Before Cost of Funds	125	115	8.0-	102	11.3-
COST OF FUNDS					
Interest on Borrowed Money	1	0*	100.0-	0*	0.0
Dividends on Shares	91	87	4.4-	81	6.9-
Interest on Deposits	1	1	0.0	1	0.0
NET INCOME BEFORE RESERVE TRANSFERS	32	26	18.8-	20	23.1-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	5	4	20.0-	4	0.0
Net Reserve Transfer	3	2	33.3-	2	0.0
Net Income After Net Reserve Transfer	29	24	17.2-	18	25.0-
Additional (Voluntary) Reserve Transfers	4	3	25.0-	2	33.3-
Adjusted Net Income	25	21	16.0-	16	23.8-

* Amount Less than 1 Million

Table 14
Consolidated Income and Expense Statement
Federally Insured Credit Unions
Peer Group 2: Asset Size \$2,000,000 to \$10,000,000
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	4,081	3,942	3.4-	3,878	1.6-
INCOME					
Interest on Loans	1,208	1,203	0.4-	1,200	0.2-
(Less) Interest Refund	3	3	0.0	3	0.0
Income from Investments	369	349	5.4-	339	2.9-
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	75	78	4.0	80	2.6
Other Operating Income	31	29	6.5-	28	3.4-
TOTAL GROSS INCOME	1,679	1,656	1.4-	1,645	0.7-
EXPENSES					
Employee Compensation and Benefits	361	360	0.3-	364	1.1
Travel and Conference Expense	11	12	9.1	12	0.0
Office Occupancy Expense	35	35	0.0	36	2.9
Office Operations Expense	143	143	0.0	145	1.4
Educational & Promotional Expense	12	12	0.0	12	0.0
Loan Servicing Expense	21	22	4.8	23	4.5
Professional and Outside Services	61	61	0.0	62	1.6
Provision for Loan Losses	58	64	10.3	77	20.3
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	46	43	6.5-	40	7.0-
Operating Fees	9	8	11.1-	8	0.0
Miscellaneous Operating Expenses	31	31	0.0	31	0.0
TOTAL OPERATING EXPENSES	788	791	0.4	811	2.5
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	3-	0*	100.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	2	2	0.0	1	50.0-
Income (Loss) Before Cost of Funds	890	866	2.7-	836	3.5-
COST OF FUNDS					
Interest on Borrowed Money	5	2	60.0-	2	0.0
Dividends on Shares	629	626	0.5-	618	1.3-
Interest on Deposits	23	24	4.3	22	8.3-
NET INCOME BEFORE RESERVE TRANSFERS	233	215	7.7-	194	9.8-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	46	41	10.9-	40	2.4-
Net Reserve Transfer	24	20	16.7-	17	15.0-
Net Income After Net Reserve Transfer	209	195	6.7-	178	8.7-
Additional (Voluntary) Reserve Transfers	31	25	19.4-	24	4.0-
Adjusted Net Income	178	170	4.5-	154	9.4-

* Amount Less than 1 Million

Table 15
Consolidated Income and Expense Statement
Federally Insured Credit Unions
Peer Group 3: Asset Size \$10,000,000 to \$50,000,000
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	2,789	2,814	0.9	2,853	1.4
INCOME					
Interest on Loans	3,535	3,717	5.1	3,863	3.9
(Less) Interest Refund	6	6	0.0	8	33.3
Income from Investments	1,129	1,110	1.7-	1,098	1.1-
Income from Trading Securities	1	0*	100.0-	0*	0.0
Fee Income	316	345	9.2	365	5.8
Other Operating Income	109	112	2.8	119	6.3
TOTAL GROSS INCOME	5,083	5,278	3.8	5,439	3.1
EXPENSES					
Employee Compensation and Benefits	1,049	1,092	4.1	1,140	4.4
Travel and Conference Expense	40	43	7.5	46	7.0
Office Occupancy Expense	135	141	4.4	146	3.5
Office Operations Expense	465	490	5.4	516	5.3
Educational & Promotional Expense	61	66	8.2	69	4.5
Loan Servicing Expense	86	97	12.8	105	8.2
Professional and Outside Services	207	218	5.3	231	6.0
Provision for Loan Losses	136	181	33.1	239	32.0
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	64	60	6.3-	57	5.0-
Operating Fees	19	18	5.3-	19	5.6
Miscellaneous Operating Expenses	70	72	2.9	74	2.8
TOTAL OPERATING EXPENSES	2,329	2,479	6.4	2,640	6.5
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	16-	-2	87.5	2	200.0-
Gain (Loss) on Disp of Fixed Assets	1	2	100.0	2	0.0
Other Non-Oper Income (Expense)	5	3	40.0-	2	33.3-
Income (Loss) Before Cost of Funds	2,745	2,803	2.1	2,804	0.0
COST OF FUNDS					
Interest on Borrowed Money	16	6	62.5-	5	16.7-
Dividends on Shares	1,901	1,968	3.5	2,009	2.1
Interest on Deposits	141	157	11.3	168	7.0
NET INCOME BEFORE RESERVE TRANSFERS	687	672	2.2-	622	7.4-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	162	164	1.2	161	1.8-
Net Reserve Transfer	87	76	12.6-	59	22.4-
Net Income After Net Reserve Transfer	601	596	0.8-	563	5.5-
Additional (Voluntary) Reserve Transfers	91	88	3.3-	85	3.4-
Adjusted Net Income	510	508	0.4-	477	6.1-

* Amount Less than 1 Million

Table 16
Consolidated Income and Expense Statement
Federally Insured Credit Unions
Peer Group 4: Asset Size Greater Than \$50,000,000
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	1,225	1,284	4.8	1,350	5.1
INCOME					
Interest on Loans	11,515	13,043	13.3	14,588	11.8
(Less) Interest Refund	12	20	66.7	29	45.0
Income from Investments	4,087	4,323	5.8	4,532	4.8
Income from Trading Securities	7	1	85.7-	4	300.0
Fee Income	1,171	1,357	15.9	1,539	13.4
Other Operating Income	418	499	19.4	587	17.6
TOTAL GROSS INCOME	17,186	19,204	11.7	21,221	10.5
EXPENSES					
Employee Compensation and Benefits	3,177	3,526	11.0	3,915	11.0
Travel and Conference Expense	98	111	13.3	130	17.1
Office Occupancy Expense	443	490	10.6	537	9.6
Office Operations Expense	1,509	1,695	12.3	1,874	10.6
Educational & Promotional Expense	220	249	13.2	277	11.2
Loan Servicing Expense	269	335	24.5	389	16.1
Professional and Outside Services	415	476	14.7	529	11.1
Provision for Loan Losses	567	845	49.0	1,157	36.9
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	69	70	1.4	72	2.9
Operating Fees	42	45	7.1	48	6.7
Miscellaneous Operating Expenses	176	202	14.8	225	11.4
TOTAL OPERATING EXPENSES	6,986	8,045	15.2	9,153	13.8
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	23-	-2	91.3	12	700.0-
Gain (Loss) on Disp of Fixed Assets	4	3	25.0-	2	33.3-
Other Non-Oper Income (Expense)	8	8	0.0	11	37.5
Income (Loss) Before Cost of Funds	10,189	11,168	9.6	12,093	8.3
COST OF FUNDS					
Interest on Borrowed Money	143	101	29.4-	123	21.8
Dividends on Shares	7,051	7,773	10.2	8,508	9.5
Interest on Deposits	570	677	18.8	803	18.6
NET INCOME BEFORE RESERVE TRANSFERS	2,425	2,617	7.9	2,659	1.6
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	654	820	25.4	919	12.1
Net Reserve Transfer	296	285	3.7-	261	8.4-
Net Income After Net Reserve Transfer	2,129	2,332	9.5	2,398	2.8
Additional (Voluntary) Reserve Transfers	383	304	20.6-	422	38.8
Adjusted Net Income	1,746	2,028	16.2	1,976	2.6-

* Amount Less than 1 Million

**TABLE 17
FEDERALLY INSURED CREDIT UNIONS
NEGATIVE INCOME, AND CAMEL RATING DATA**

Negative Net Income Data as of December 31

Year	Total Number of Credit Unions	Number Experiencing Losses	Percent of Total	Negative Earnings (in thousands)
1993	12,317	547	4.44	-32,519
1994	11,991	584	4.87	-43,246
1995	11,687	609	5.22	-35,754
1996	11,392	649	5.70	-33,931
1997	11,238	784	6.98	-71,555

Losses By Assets Size as of December 31, 1997

Assets Size	Number of Credit Unions	Assets	Negative Earnings	Reserves and Undivided Earnings
Less Than 2 Million	389	280,770,643	-6,971,837	37,804,725
2 Million To 10 Million	234	1,094,859,313	-13,232,876	107,517,611
10 Million To 50 Million	125	2,847,480,490	-21,416,330	261,303,974
50 Million And Over	36	4,173,040,805	-29,933,757	326,762,398
Total	784	8,396,151,251	-71,554,800	733,388,708

Number of Credit Unions By Camel Rating as of December 31*

Year	Camel 1	Camel 2	Camel 3	Camel 4	Camel 5	Total
1993	1,282	7,105	3,533	379	18	12,317
1994	1,444	7,037	3,223	272	15	11,991
1995	1,631	6,876	2,903	260	17	11,687
1996	2,123	6,568	2,401	272	26	11,392
1997	2,288	6,302	2,316	310	22	11,238

Camel Rating 4 and 5 as of December 31

Year	Number of Credit Unions	% of Total Credit Unions	Shares	%of Total Shares
1993	397	3.22	3,126,744,467	1.27
1994	287	2.39	2,523,279,907	0.99
1995	277	2.37	2,090,809,465	0.77
1996	299	2.62	1,902,144,147	0.66
1997	332	2.95	2,875,234,435	0.94

*The total number of credit unions by CAMEL rating as of December 31, may not reconcile to the total number of credit unions reporting for December 31. Some newly chartered credit unions may not yet have been examined and assigned a CAMEL rating.

Table 18
The 100 Largest Federally Insured Credit Unions
December 31, 1997

<u>Current Rank</u>	<u>Name of Credit Union</u>	<u>Rank 1 Year Ago</u>	<u>City</u>	<u>State</u>	<u>Year Chartered</u>	<u>Assets</u>
1	NAVY	1	MERRIFIELD	VA	1947	9,709,174,191
2	STATE EMPLOYEES'	2	RALEIGH	NC	1937	4,876,082,191
3	PENTAGON	3	ALEXANDRIA	VA	1935	2,789,317,502
4	BOEING EMPLOYEES	4	SEATTLE	WA	1935	2,461,640,165
5	UNITED AIRLINES	5	ARLINGTON HTS	IL	1935	2,305,517,104
6	AMERICAN AIRLINES	6	DFW AIRPORT	TX	1982	2,040,893,498
7	THE GOLDEN 1	7	SACRAMENTO	CA	1933	2,031,197,584
8	ORANGE COUNTY TEACHERS	10	SANTA ANA	CA	1934	1,778,763,877
9	ALASKA USA	8	ANCHORAGE	AK	1948	1,748,618,018
10	HUGHES AIRCRAFT	9	MANHATTAN	CA	1940	1,718,198,591
11	SUNCOAST SCHOOLS	12	TAMPA	FL	1978	1,681,090,991
12	CITIZENS EQUITY	11	PEORIA	IL	1937	1,658,241,200
13	STAR ONE	13	SUNNYVALE	CA	1956	1,425,179,367
14	SECURITY SERVICE	14	SAN ANTONIO	TX	1956	1,360,195,068
15	JAX NAVY	18	JACKSONVILLE	FL	1952	1,306,396,038
16	PATELCO	15	SAN FRANCISCO	CA	1936	1,305,271,024
17	ESL	16	ROCHESTER	NY	1995	1,302,450,129
18	AMERICA FIRST	17	OGDEN	UT	1939	1,253,638,321
19	DELTA EMPLOYEES	22	ATLANTA	GA	1940	1,189,902,073
20	PENNSYLVANIA STATE	20	HARRISBURG	PA	1933	1,155,145,640
21	WESCOM	19	PASADENA	CA	1934	1,144,380,593
22	SAN ANTONIO	23	SAN ANTONIO	TX	1935	1,104,339,111
23	ENT	21	COLORADO SPRI	CO	1957	1,073,348,218
24	EASTERN FINANCIAL	26	SOUTH FLORIDA	FL	1937	1,070,420,322
25	LOCKHEED	24	BURBANK	CA	1937	1,002,774,759
26	DEARBORN	25	DEARBORN	MI	1950	1,001,768,623
27	RANDOLPH-BROOKS	34	UNIVERSAL CITY	TX	1952	937,202,839
28	TINKER	27	TINKER AFB	OK	1946	925,852,635
29	HUDSON VALLEY	30	POUGHKEEPSIE	NY	1963	905,044,038
30	ATLANTA POSTAL	29	ATLANTA	GA	1991	886,760,899
31	BANK FUND STAFF	33	WASHINGTON	DC	1947	886,219,038
32	REDSTONE	31	HUNTSVILLE	AL	1951	879,332,591
33	VISIONS	32	ENDICOTT	NY	1966	866,371,693
34	DESERT SCHOOLS	38	PHOENIX	AZ	1939	860,028,380
35	STATE EMPLOYEES CU OF	28	BALTIMORE	MD	1951	834,105,973
36	SAN DIEGO COUNTY	37	SAN DIEGO	CA	1938	813,262,999
37	BETHPAGE	36	BETHPAGE	NY	1941	812,086,231
38	PORTLAND TEACHERS	40	PORTLAND	OR	1932	791,653,856
39	UNITED NATIONS	41	NEW YORK	NY	1947	788,786,641
40	TEXINS	39	RICHARDSON	TX	1953	778,386,576
41	TEACHERS	35	SOUTH BEND	IN	1931	775,367,481
42	MISSION	44	SAN DIEGO	CA	1961	751,071,812
43	POLICE & FIRE	42	PHILADELPHIA	PA	1938	743,101,118
44	BELLCO FIRST	45	ENGLEWOOD	CO	1936	740,670,376
45	TOWER	43	ANNAPOLIS	MD	1953	721,111,594
46	NORTH ISLAND	46	SAN DIEGO	CA	1940	703,409,965
47	TRAVIS	47	VACAVILLE	CA	1951	697,913,204
48	H. P.	56	PALO ALTO	CA	1970	667,261,016
49	COASTAL	53	RALEIGH	NC	1967	662,348,483
50	TEACHERS	52	FARMINGVILLE	NY	1952	656,707,183

Table 18
The 100 Largest Federally Insured Credit Unions
December 31, 1997
(CONTINUED)

<u>Current Rank</u>	<u>Name of Credit Union</u>	<u>Rank 1 Year Ago</u>	<u>City</u>	<u>State</u>	<u>Year Chartered</u>	<u>Assets</u>
51	PROVIDENT CENTRAL	48	REDWOOD CITY	CA	1950	642,570,375
52	EASTMAN	51	KINGSFORT	TN	1934	630,565,934
53	MEMBERS AMERICA	49	KANSAS CITY	MO	1940	628,320,715
54	GTE	68	TAMPA	FL	1935	614,710,148
55	MUNICIPAL	57	NEW YORK	NY	1917	612,387,092
56	GEORGIA TELCO	55	ATLANTA	GA	1991	607,975,372
57	NORTHWEST	54	HERNDON	VA	1947	604,200,385
58	DALLAS TEACHERS	59	DALLAS	TX	1931	602,598,805
59	MOUNTAIN AMERICA	64	SALT LAKE CTY	UT	1936	602,592,351
60	SPACE COAST	50	MELBOURNE	FL	1951	596,267,808
61	DIGITAL EMPLOYEES	86	MAYNARD	MA	1979	576,019,556
62	KERN SCHOOLS	62	BAKERSFIELD	CA	1940	571,963,673
63	LANGLEY	58	HAMPTON	VA	1936	570,616,709
64	AT&T FAMILY	82	WINSTON-SALEM	NC	1952	569,107,176
65	WASHINGTON STATE	60	OLYMPIA	WA	1957	568,451,430
66	NWA	76	BLOOMINGTON	MN	1938	567,486,723
67	FOUNDERS	69	LANCASTER	SC	1961	564,967,483
68	THE CALIFORNIA	70	LOS ANGELES	CA	1933	559,372,055
69	S.A.F.E.	63	NORTH	CA	1940	548,352,193
70	EGLIN	65	FT WALTON	FL	1954	546,579,798
71	SCHOOLS	77	SACRAMENTO	CA	1934	544,855,671
72	ANDREWS	67	SUITLAND	MD	1948	541,347,793
73	IBM MID AMERICA	75	ROCHESTER	MN	1976	539,698,566
74	EDUCATIONAL EMPLOYEES	78	FRESNO	CA	1934	538,358,180
75	IAG	61	RYE	NY	1966	532,354,380
76	COMMUNITY CREDIT UNION	91	PLANO	TX	1952	529,781,899
77	APCO EMPLOYEES	79	BIRMINGHAM	AL	1953	529,158,409
78	AEDC	73	TULLAHOMA	TN	1951	527,979,706
79	GOVT. EMPL. CREDIT UNION	72	EL PASO	TX	1932	527,005,894
80	NEWPORT NEWS	71	NEWPORT NEWS	VA	1928	520,683,144
81	AFFINITY	93	BEDMINSTER	NJ	1935	520,367,762
82	BROCKTON	80	BROCKTON	MA	1917	511,511,984
83	POLISH & SLAVIC	89	BROOKLYN	NY	1976	510,411,820
84	CHARTWAY	74	VIRGINIA BEACH	VA	1959	507,223,675
85	REYNOLDS CAROLINA	81	WINSTON-SALEM	NC	1967	505,455,065
86	OMNIAMERICAN	66	FORT WORTH	TX	1956	503,837,719
87	MACDILL	90	TAMPA	FL	1955	502,304,238
88	DOW CHEMICAL EMPLOYEES'	84	MIDLAND	MI	1937	499,697,859
89	AMERICAN EAGLE	92	EAST HARTFORD	CT	1935	496,275,629
90	TEXAS DOW EMPLOYEES	87	LAKE JACKSON	TX	1954	495,454,060
91	STATE EMPLOYEES	85	ALBANY	NY	1934	482,893,727
92	FAIRWINDS	94	ORLANDO	FL	1949	480,356,614
93	WRIGHT-PATT	83	FAIRBORN	OH	1932	480,221,147
94	PACIFIC SERVICE	88	CONCORD	CA	1936	479,820,194
95	VIRGINIA CREDIT UNION, INC.,	97	RICHMOND	VA	1928	477,076,822
96	ARIZONA	108	PHOENIX	AZ	1936	474,033,955
97	CONNECTICUT STATE	109	HARTFORD	CT	1946	473,536,610
98	TECHNOLOGY	101	SAN JOSE	CA	1960	472,677,179
99	SOUTH CAROLINA	106	N. CHARLESTON	SC	1936	470,250,597
100	AMERICAN ELECTRONICS	117	SUNNYVALE	CA	1979	468,523,902

Table 19
Number of Credit Unions
Federally Insured Credit Unions
December 31, 1997

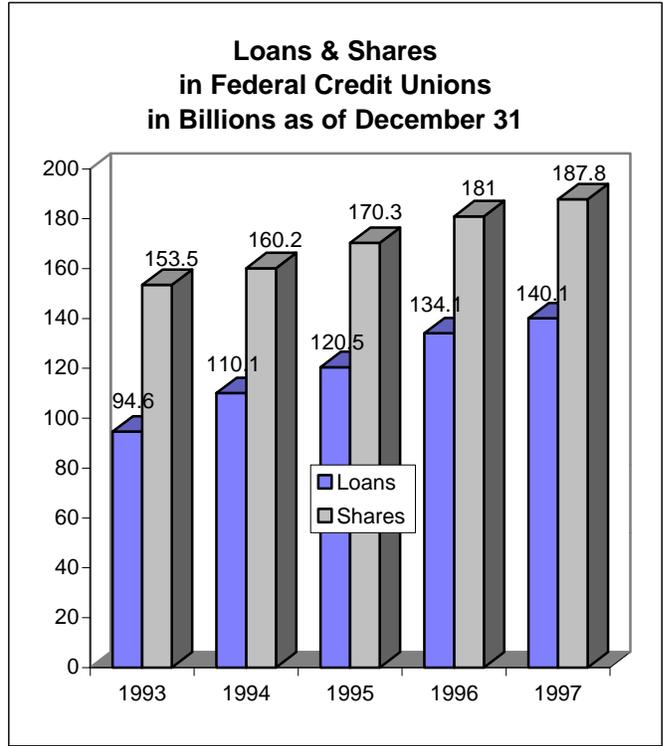
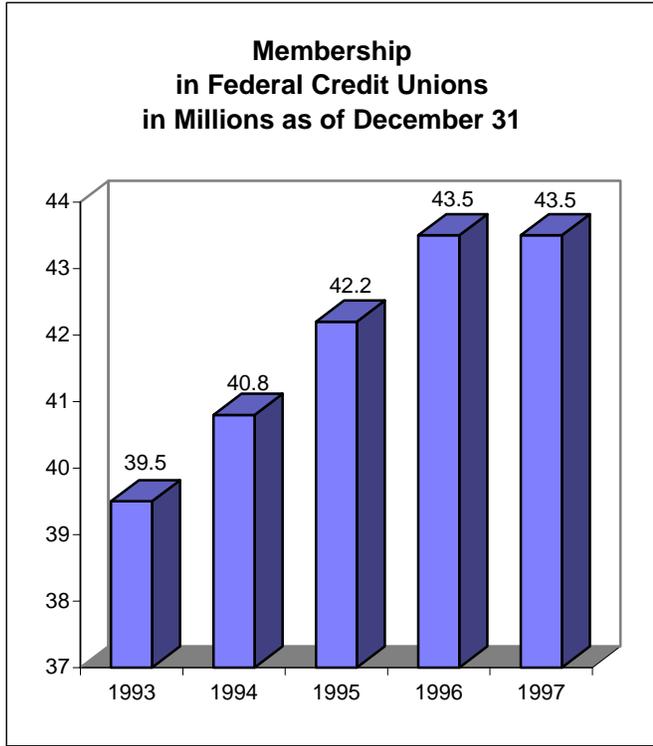
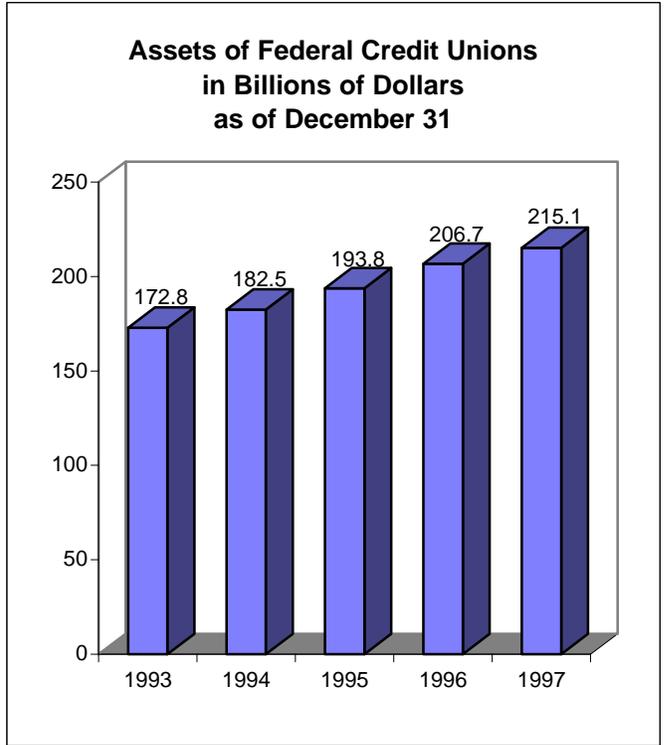
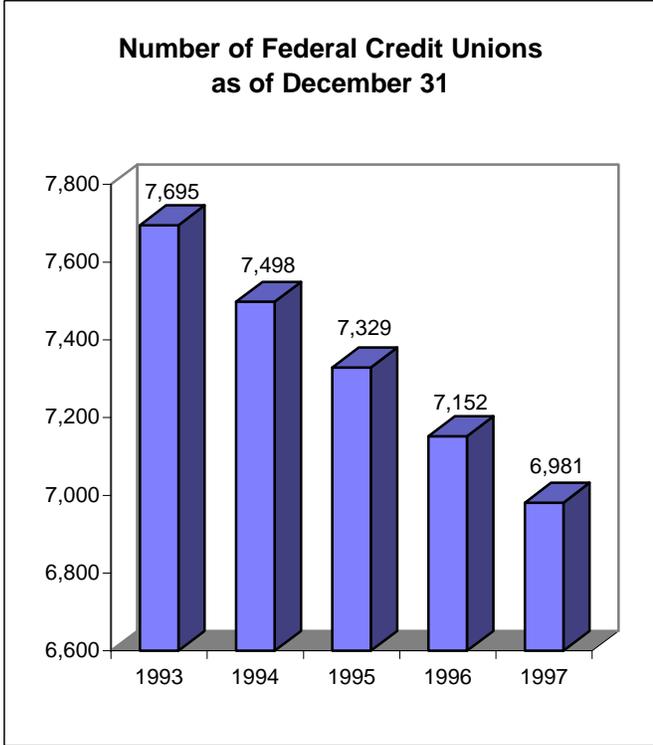
	Federal Charters	State Charters	Total Number	% of Total
Alabama	110	86	196	1.74
Alaska	11	2	13	0.12
Arizona	45	25	70	0.62
Arkansas	83	3	86	0.77
California	530	179	709	6.31
Colorado	110	76	186	1.66
Connecticut	155	67	222	1.98
Delaware	47	0	47	0.42
District of Columbia	81	0	81	0.72
Florida	150	115	265	2.36
Georgia	157	85	242	2.15
Guam	2	0	2	0.02
Hawaii	109	4	113	1.01
Idaho	37	25	62	0.55
Illinois	168	448	616	5.48
Indiana	218	43	261	2.32
Iowa	5	206	211	1.88
Kansas	30	117	147	1.31
Kentucky	89	52	141	1.25
Louisiana	231	65	296	2.63
Maine	77	12	89	0.79
Maryland	132	6	138	1.23
Massachusetts	195	121	316	2.81
Michigan	187	320	507	4.51
Minnesota	61	140	201	1.79
Mississippi	100	36	136	1.21
Missouri	19	183	202	1.80
Montana	72	13	85	0.76
Nebraska	60	35	95	0.85
Nevada	21	5	26	0.23
New Hampshire	10	25	35	0.31
New Jersey	291	27	318	2.83
New Mexico	32	26	58	0.52
New York	654	44	698	6.21
North Carolina	67	124	191	1.70
North Dakota	24	45	69	0.61
Ohio	365	184	549	4.89
Oklahoma	73	29	102	0.91
Oregon	101	25	126	1.12
Pennsylvania	768	96	864	7.69
Puerto Rico	20	0	20	0.18
Rhode Island	24	18	42	0.37
South Carolina	81	24	105	0.93
South Dakota	64	0	64	0.57
Tennessee	106	160	266	2.37
Texas	512	272	784	6.98
Utah	44	99	143	1.27
Vermont	6	41	47	0.42
Virgin Islands	5	0	5	0.04
Virginia	188	78	266	2.37
Washington	84	90	174	1.55
West Virginia	126	12	138	1.23
Wisconsin	5	369	374	3.33
Wyoming	39	0	39	0.35
Total	6,981	4,257	11,238	100.00

Table 20
Credit Union Assets By State
Federally Insured Credit Unions
December 31, 1997

	Federal Charters	State Charters	Total Assets	% of Total Assets
Alabama	3,250,308,069	2,549,451,077	5,799,759,146	1.65
Alaska	2,189,799,529	257,626,426	2,447,425,955	0.70
Arizona	3,498,156,475	1,472,359,808	4,970,516,283	1.42
Arkansas	965,411,956	4,600,317	970,012,273	0.28
California	33,998,102,088	15,033,314,732	49,031,416,820	13.96
Colorado	4,012,088,348	2,675,304,683	6,687,393,031	1.90
Connecticut	3,171,032,782	883,423,444	4,054,456,226	1.15
Delaware	812,299,567	0	812,299,567	0.23
District of Columbia	2,700,562,838	0	2,700,562,838	0.77
Florida	12,930,094,530	4,477,500,003	17,407,594,533	4.96
Georgia	3,492,104,963	3,974,277,702	7,466,382,665	2.13
Guam	126,066,378	0	126,066,378	0.04
Hawaii	3,399,616,820	191,079,297	3,590,696,117	1.02
Idaho	916,503,328	283,542,393	1,200,045,721	0.34
Illinois	3,480,116,377	8,182,275,642	11,662,392,019	3.32
Indiana	5,433,407,733	2,562,860,606	7,996,268,339	2.28
Iowa	79,687,189	2,865,073,596	2,944,760,785	0.84
Kansas	300,786,587	1,818,415,291	2,119,201,878	0.60
Kentucky	1,865,235,853	782,580,308	2,647,816,161	0.75
Louisiana	3,089,858,100	664,501,251	3,754,359,351	1.07
Maine	1,843,895,816	454,038,311	2,297,934,127	0.65
Maryland	5,739,068,447	1,695,833,427	7,434,901,874	2.12
Massachusetts	5,080,047,866	6,314,882,308	11,394,930,174	3.24
Michigan	7,147,258,582	10,797,407,962	17,944,666,544	5.11
Minnesota	3,761,090,392	2,442,076,744	6,203,167,136	1.77
Mississippi	1,160,585,462	320,757,405	1,481,342,867	0.42
Missouri	435,822,715	4,241,489,423	4,677,312,138	1.33
Montana	888,489,941	407,580,550	1,296,070,491	0.37
Nebraska	1,158,318,621	403,103,046	1,561,421,667	0.44
Nevada	1,118,019,496	397,514,678	1,515,534,174	0.43
New Hampshire	475,152,734	1,225,947,692	1,701,100,426	0.48
New Jersey	5,370,856,841	283,418,410	5,654,275,251	1.61
New Mexico	1,840,786,413	617,644,672	2,458,431,085	0.70
New York	16,896,410,002	1,813,237,828	18,709,647,830	5.33
North Carolina	3,442,248,739	6,437,398,227	9,879,646,966	2.81
North Dakota	133,249,052	727,599,933	860,848,985	0.25
Ohio	4,911,049,184	4,231,626,578	9,142,675,762	2.60
Oklahoma	2,463,558,159	1,569,893,768	4,033,451,927	1.15
Oregon	2,328,241,697	3,470,975,655	5,799,217,352	1.65
Pennsylvania	10,015,574,332	3,280,228,524	13,295,802,856	3.79
Puerto Rico	320,593,137	0	320,593,137	0.09
Rhode Island	138,883,093	1,607,885,591	1,746,768,684	0.50
South Carolina	3,132,230,951	424,730,884	3,556,961,835	1.01
South Dakota	744,049,457	0	744,049,457	0.21
Tennessee	3,057,440,501	3,368,195,044	6,425,635,545	1.83
Texas	17,878,237,384	8,330,311,582	26,208,548,966	7.46
Utah	701,913,371	3,900,623,966	4,602,537,337	1.31
Vermont	319,118,187	448,806,909	767,925,096	0.22
Virgin Islands	27,353,080	0	27,353,080	0.01
Virginia	18,300,387,006	2,160,114,359	20,460,501,365	5.83
Washington	2,243,562,928	8,761,242,714	11,004,805,642	3.13
West Virginia	1,326,413,452	85,522,847	1,411,936,299	0.40
Wisconsin	393,506,826	7,175,380,421	7,568,887,247	2.16
Wyoming	600,183,166	0	600,183,166	0.17
Total	215,104,836,540	136,073,656,034	351,178,492,574	100.00

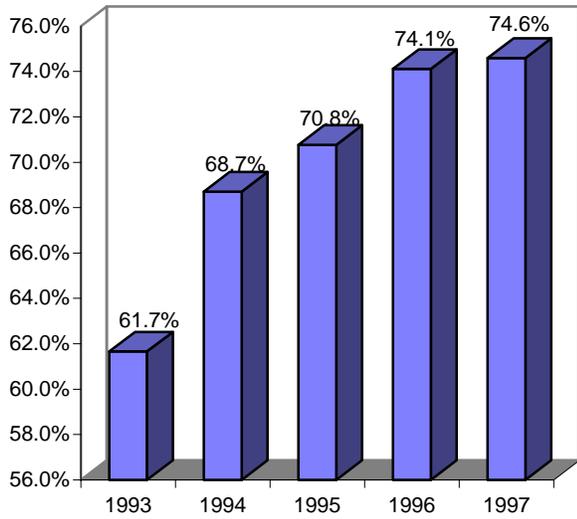
**FEDERAL
CREDIT UNIONS**

**FEDERAL CREDIT UNIONS
5 YEAR TRENDS**

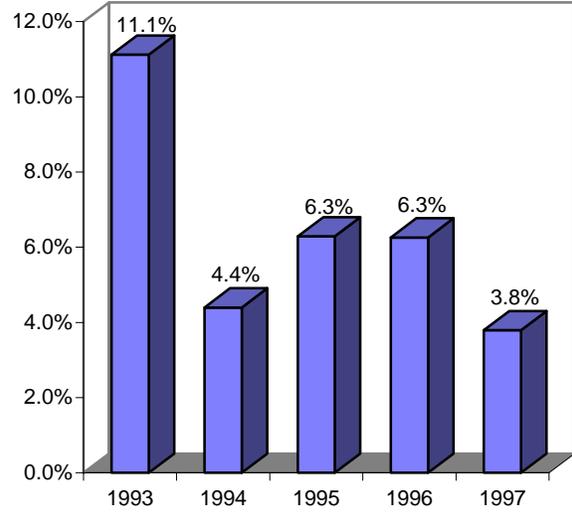


**FEDERAL CREDIT UNIONS
5 YEAR TRENDS**

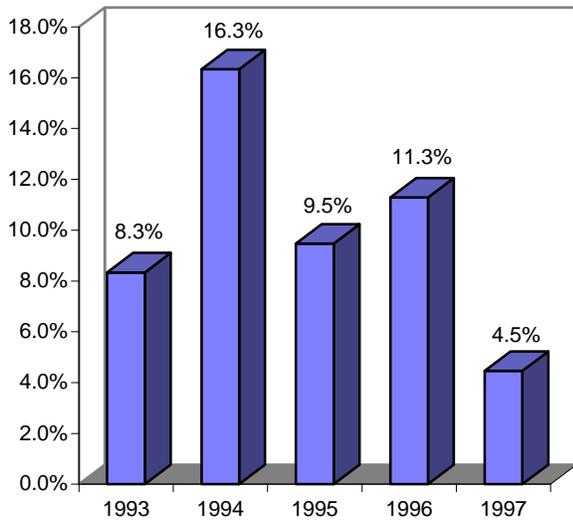
**Loan to Share Ratio
as of December 31**



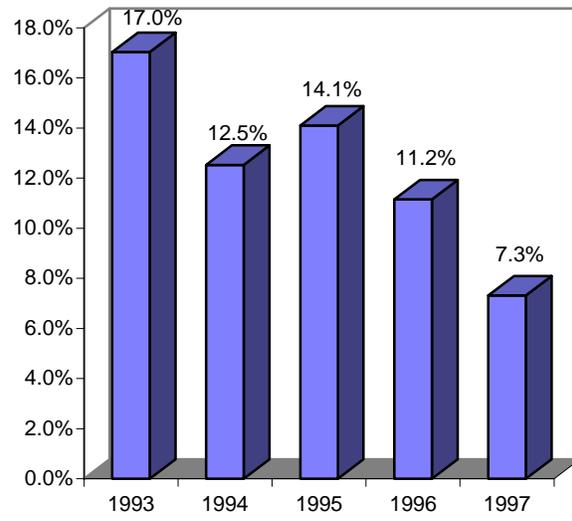
**Share Growth
Annually as of December 31**



**Loan Growth
Annually as of December 31**

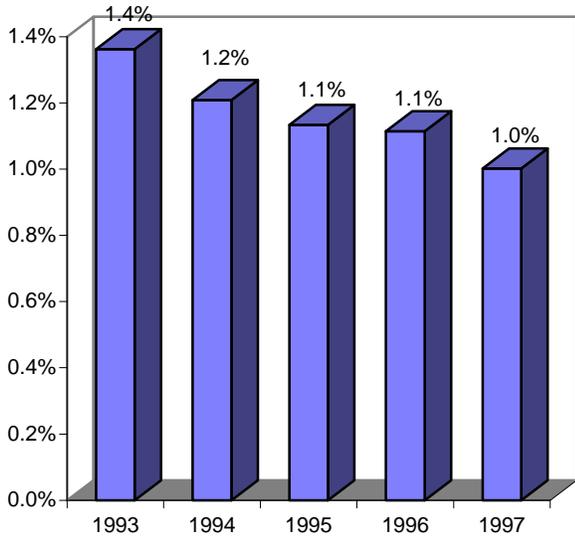


**Capital Growth
Annually as of December 31**

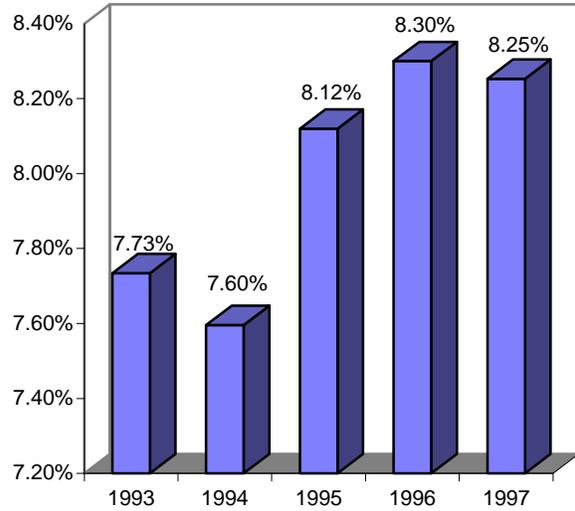


**FEDERAL CREDIT UNIONS
5 YEAR TRENDS**

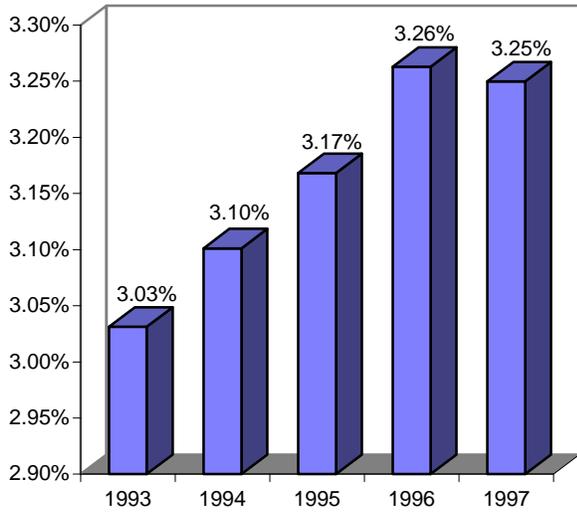
**Return on Average Assets
as of December 31**



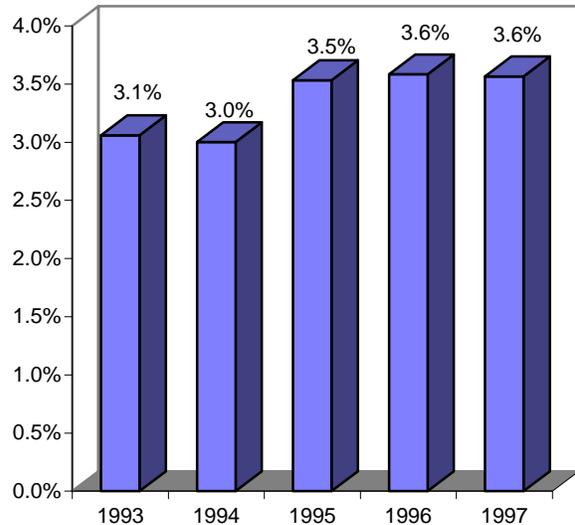
**Gross Income to
Average Assets
as of December 31**



**Operating Expenses to
Average Assets
as of December 31**

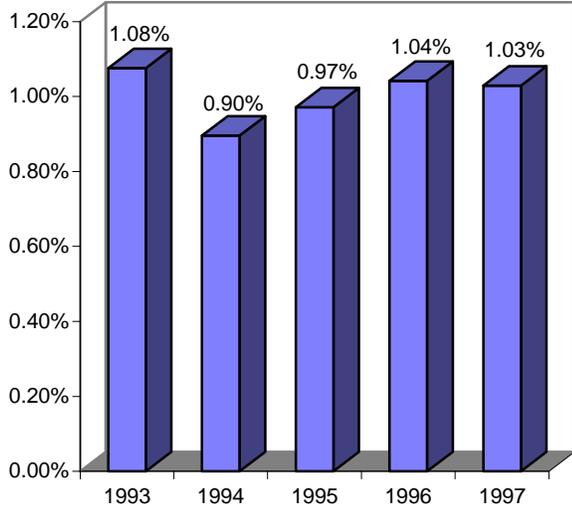


**Costs of Funds to Average Assets as
of December 31**

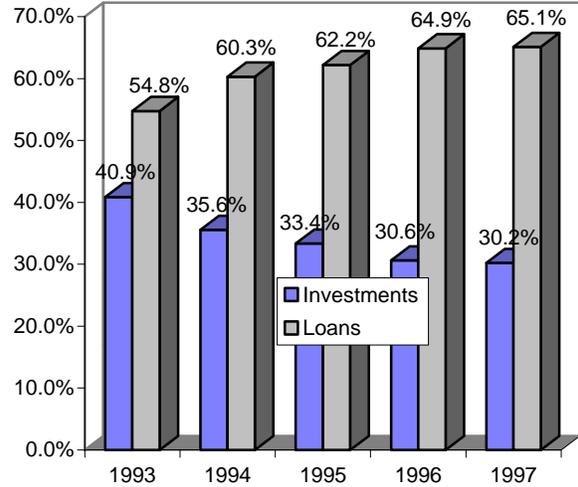


**FEDERAL CREDIT UNIONS
5 YEAR TRENDS**

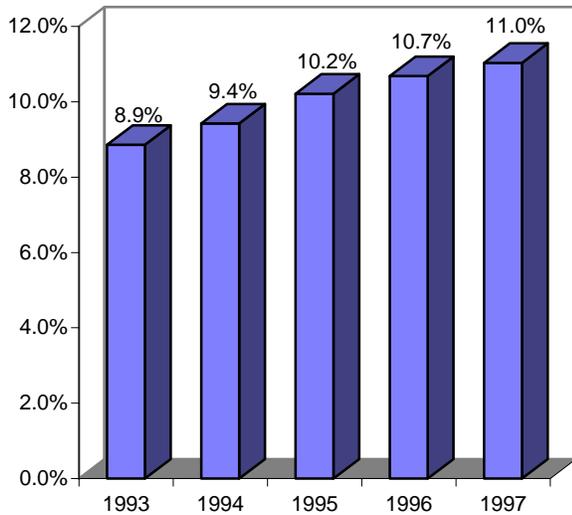
**Delinquency Rates
as of December 31**



**Loans and Investments
as Percent of Total Assets
as of December 31**



**Net Capital to Total Assets
as of December 31**



**Long Term Investments
as Percent of Total Investments
as of December 31**

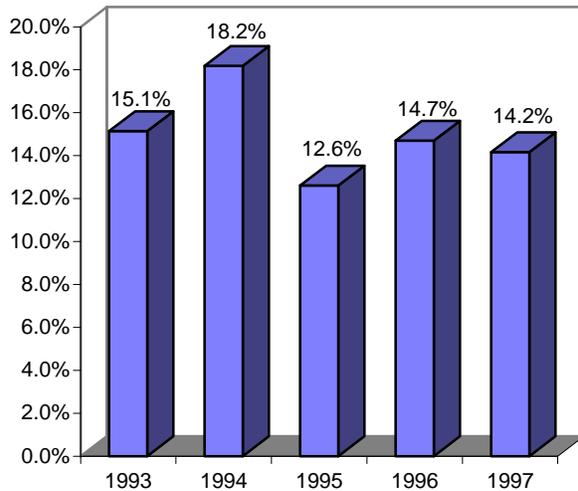


TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERAL CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	7,329	7,152	2.4-	6,981	2.4-
Cash	4,408	4,530	2.8	4,839	6.8
TOTAL LOANS OUTSTANDING	120,514	134,117	11.3	140,104	4.5
Unsecured Credit Card Loans	9,805	11,320	15.5	11,956	5.6
All Other Unsecured Loans	15,076	15,733	4.4	14,918	5.2-
New Vehicle Loans	30,216	31,951	5.7	31,227	2.3-
Used Vehicle Loans	18,303	22,192	21.2	25,001	12.7
First Mortgage Real Estate Loans	23,474	27,308	16.3	29,823	9.2
Other Real Estate Loans	14,648	16,333	11.5	17,674	8.2
All Other Loans to Members	8,735	8,959	2.6	9,110	1.7
Other Loans	257	323	25.7	397	22.9
Allowance For Loan Losses	1,266	1,330	5.1	1,389	4.4
TOTAL INVESTMENTS	64,625	63,298	2.1-	64,979	2.7
U.S. Government Obligations	8,067	8,101	0.4	6,984	13.8-
Federal Agency Securities	24,711	25,534	3.3	26,801	5.0
Mutual Fund & Common Trusts	1,903	1,704	10.5-	1,626	4.6-
Corporate Credit Unions	14,575	13,103	10.1-	14,440	10.2
Commercial Banks, S&Ls	11,940	11,494	3.7-	11,424	0.6-
Credit Unions -Loans to, Deposits in	238	353	48.3	376	6.5
NCUSIF Capitalization Deposit	1,576	1,660	5.3	1,690	1.8
Other Investments	1,614	1,349	16.4-	1,638	21.4
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	2,498	2,747	10.0	2,846	3.6
Other Fixed Assets	869	972	11.9	1,038	6.8
Other Real Estate Owned	64	63	1.6-	58	7.9-
Other Assets	2,069	2,289	10.6	2,630	14.9
TOTAL ASSETS	193,781	206,686	6.7	215,105	4.1
LIABILITIES					
Total Borrowings	2,013	1,817	9.7-	1,678	7.6-
Accrued Dividends/Interest Payable	528	539	2.1	528	2.0-
Acct Payable and Other Liabilities	1,144	1,289	12.7	1,341	4.0
TOTAL LIABILITIES	3,685	3,645	1.1-	3,546	2.7-
EQUITY/SAVINGS					
TOTAL SAVINGS	170,300	180,960	6.3	187,823	3.8
Share Drafts	19,546	20,640	5.6	22,271	7.9
Regular Shares	74,864	75,669	1.1	74,483	1.6-
Money Market Shares	15,650	18,054	15.4	19,993	10.7
Share Certificates/CDs	37,145	42,720	15.0	47,248	10.6
IRA/Keogh Accounts	20,806	21,432	3.0	21,485	0.2
All Other Shares and Member Deposits	2,053	2,083	1.5	1,878	9.8-
Non-Member Deposits	236	362	53.4	466	28.7
Regular Reserves	6,048	6,603	9.2	6,820	3.3
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		9	100.0
Accum. Unrealized G/L on A-F-S	16-	-96	500.0-	-2	97.9-
Other Reserves	2,318	2,488	7.3	2,541	2.1
Undivided Earnings	11,446	13,087	14.3	14,367	9.8
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	19,796	22,082	11.5	23,735	7.5
TOTAL LIABILITIES/EQUITY/SAVINGS	193,781	206,686	6.7	215,105	4.1

* Amount Less than 1 Million

TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERAL CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	7,329	7,152	2.4-	6,981	2.4-
INCOME					
Interest on Loans	10,320	11,389	10.4	11,986	5.2
(Less) Interest Refund	11	18	63.6	25	38.9
Income from Investments	3,619	3,733	3.2	3,793	1.6
Income from Trading Securities	5	1	80.0-	4	300.0
Fee Income	974	1,116	14.6	1,183	6.0
Other Operating Income	371	423	14.0	464	9.7
TOTAL GROSS INCOME	15,276	16,644	9.0	17,405	4.6
EXPENSES					
Employee Compensation and Benefits	2,935	3,200	9.0	3,357	4.9
Travel and Conference Expense	94	105	11.7	115	9.5
Office Occupancy Expense	372	409	9.9	424	3.7
Office Operations Expense	1,367	1,500	9.7	1,580	5.3
Educational & Promotional Expense	179	201	12.3	208	3.5
Loan Servicing Expense	245	295	20.4	327	10.8
Professional and Outside Services	451	495	9.8	510	3.0
Provision for Loan Losses	508	714	40.6	942	31.9
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	117	113	3.4-	111	1.8-
Operating Fees	44	45	2.3	45	0.0
Miscellaneous Operating Expenses	156	170	9.0	178	4.7
TOTAL OPERATING EXPENSES	6,469	7,247	12.0	7,795	7.6
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	35-	-4	88.6	12	400.0-
Gain (Loss) on Disp of Fixed Assets	5	2	60.0-	2	0.0
Other Non-Oper Income (Expense)	5	12	140.0	11	8.3-
Income (Loss) Before Cost of Funds	8,783	9,408	7.1	9,634	2.4
COST OF FUNDS					
Interest on Borrowed Money	129	89	31.0-	95	6.7
Dividends on Shares	6,517	7,087	8.7	7,425	4.8
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	2,136	2,232	4.5	2,113	5.3-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	559	682	22.0	732	7.3
Net Reserve Transfer	262	241	8.0-	200	17.0-
Net Income After Net Reserve Transfer	1,874	1,991	6.2	1,913	3.9-
Additional (Voluntary) Reserve Transfers	360	264	26.7-	333	26.1
Adjusted Net Income	1,514	1,728	14.1	1,580	8.6-

* Amount Less than 1 Million

TABLE 3
SUPPLEMENTAL LOAN DATA
Federal Credit Unions
December 31, 1997

Number of Credit Unions on this Report: 6,981

NUMBER OF LOANS BY TYPE

Unsecured Credit Cards	8,040,615
Other Unsecured Loans	6,148,648
New Vehicle	3,030,879
Used Vehicle	3,428,835
1st Mortgage	469,495
Other Real Estate	845,796
All Other Member Loans	1,933,209
All Other Loans	45,088
Total Number of Loans	23,942,565

DELINQUENT LOANS OUTSTANDING

Number of Loans Delinquent 2-6 months	226,598
Amount of Loans Delinquent 2-6 months	967,218,288
Number of Loans Delinquent 6-12 months	78,163
Amount of Loans Delinquent 6-12 months	324,784,955
Number of Loans Delinquent 12 months or more	31,766
Amount of Loans Delinquent 12 months or more	149,437,922
Total Number of Delinquent Loans	336,527
Total Amount of Delinquent Loans	1,441,441,165

OTHER GENERAL LOAN INFORMATION

Total Loans Charged Off Year-to-Date	977,879,003
Total Recoveries on Charge-Offs	130,789,104
Total Number of Loans Purchased	5,221
Total Amount of Loans Purchased	78,961,700
Number of Loans to CU Officials	91,305
Amount of Loans to CU Officials	1,052,583,267
Total Number of Loans Granted Y-T-D	14,412,779
Total Amount of Loans Granted Y-T-D	74,328,235,603

REAL ESTATE LOANS OUTSTANDING

Number of 1st Mortgage Fixed Rate	346,744
Amount of 1st Mortgage Fixed Rate	20,692,477,667
Number of 1st Mortgage Adjustable Rate	122,751
Amount of 1st Mortgage Adjustable Rate	9,130,504,278
Number of Other R.E. Closed-End Fixed Rate	398,462
Amount of Other R.E. Closed-End Fixed Rate	7,950,302,168
Number of Other R.E. Closed-End Adj. Rate	28,113
Amount of Other R.E. Closed-End Adj. Rate	661,144,399
Number of Other R.E. Open-End Adj. Rate	397,278
Amount of Other R.E. Open-End Adj. Rate	8,630,646,704
Number of Other R.E. Not Included Above	21,944
Amount of Other R.E. Not Included Above	431,873,067

REAL ESTATE LOANS GRANTED YEAR-TO-DATE

Number of 1st Mortgage Fixed Rate	91,299
Amount of 1st Mortgage Fixed Rate	7,581,501,192
Number of 1st Mortgage Adjustable Rate	25,018
Amount of 1st Mortgage Adjustable Rate	2,106,607,037
Number of Other R.E. Closed-End Fixed Rate	152,992
Amount of Other R.E. Closed-End Fixed Rate	3,332,907,166
Number of Other R.E. Closed-End Adj. Rate	7,687
Amount of Other R.E. Closed-End Adj. Rate	193,661,649
Number of Other R.E. Open-End Adj. Rate	168,577
Amount of Other R.E. Open-End Adj. Rate	2,846,173,340
Number of Other R.E. Not Included Above	7,262
Number of Other R.E. Not Included Above	156,225,040

TABLE 3 CONTINUED
SUPPLEMENTAL LOAN DATA
Federal Credit Unions
December 31, 1997

Number of Credit Unions on this Report: 6,981

DELINQUENT REAL ESTATE LOANS OUTSTANDING

1st Mortgage Fixed Rate, 1-2 months	149,803,734
1st Mortgage Fixed Rate, 2-6 months	55,631,838
1st Mortgage Fixed Rate, 6-12 months	19,246,241
1st Mortgage Fixed Rate, 12 months or more	17,592,941
1st Mortgage Adjustable Rate, 1-2 months	95,929,887
1st Mortgage Adjustable Rate, 2-6 months	37,914,934
1st Mortgage Adjustable Rate, 6-12 months	11,494,331
1st Mortgage Adjustable Rate 12, months or more	6,414,362
Other Real Estate Fixed Rate, 1-2 months	57,980,128
Other Real Estate Fixed Rate, 2-6 months	24,682,317
Other Real Estate Fixed Rate, 6-12 months	8,926,420
Other Real Estate Fixed Rate, 12 months or more	7,223,520
Other Real Estate Adjustable Rate, 1-2 months	56,974,308
Other Real Estate Adjustable Rate, 2-6 months	21,850,229
Other Real Estate Adjustable Rate, 6-12 months	7,247,218
Other Real Estate Adjustable Rate 12, months or more	7,028,070

OTHER REAL ESTATE LOAN INFORMATION

1st Mortgage Loans Charged Off Y-T-D	14,763,023
1st Mortgage Loans Recovered Y-T-D	2,869,636
Other Real Estate Loans Charged Off Y-T-D	14,024,770
Other Real Estate Loans Recovered Y-T-D	1,152,104
Allowance for Real Estate Loan Losses	115,259,290
Amount of R.E. Loans Serving as Collateral for Member Business Loans	613,758,194
Amount of All First Mortgages Sold Y-T-D	2,842,311,930
Short-term Real Estate Loans (< 3 years)	17,805,568,940

MEMBER BUSINESS LOANS (MBL) OUTSTANDING

Number of Agricultural MBL	2,755
Amount of Agricultural MBL	69,821,191
Number of All Other MBL	13,949
Amount of All Other MBL	983,040,698

MEMBER BUSINESS LOANS GRANTED Y-T-D

Number of Agricultural MBL	1,543
Amount of Agricultural MBL	48,279,087
Number of All Other MBL	4,007
Amount of All Other MBL	278,010,812

DELINQUENT MEMBER BUSINESS LOANS

Agricultural, 1-2 months	604,430
Agricultural, 2-6 months	1,282,406
Agricultural, 6-12 months	724,738
Agricultural, 12 months or more	1,260,010
All Other MBL, 1-2 months	10,086,360
All Other MBL, 2-6 months	6,663,350
All Other MBL, 6-12 months	2,398,121
All Other MBL, 12 months or more	6,279,726

OTHER MEMBER BUSINESS LOAN INFORMATION

Agricultural MBL Charged Off Y-T-D	616,744
Agricultural MBL Recovered Y-T-D	26,560
All Other MBL Charged of Y-T-D	3,005,903
All Other MBL Recovered Y-T-D	924,265
Allowance for MBL Losses	21,005,153
Concentration of Credit for MBL	107,129,815
Construction or Development MBL	32,739,966

TABLE 4
SUPPLEMENTAL DATA-MISCELLANEOUS
Federal Credit Unions
December 31, 1997

Number of Credit Unions on this Report: 6,981

NUMBER OF SAVINGS ACCOUNTS BY TYPE

Share Draft Accounts	16,115,057
Regular Share Accounts	45,789,637
Money Market Share Accounts	1,536,919
Share Certificate Accounts	5,397,194
IRA/Keogh & Retirement Accounts	2,512,496
Other Shares and Deposit	2,201,051
Non-Member Deposits	13,727
Total Number of Savings Accounts	73,566,081

OFF-BALANCE SHEET ITEMS

Unused Commitments of:	
Revolving Open-End Lines Secured by Residential Properties	6,578,040,455
Credit Card Lines	23,208,959,925
Outstanding Letters of Credit	77,141,098
Commercial Real Estate, Construction, Land Development	32,935,452
Unsecured Share Draft Lines of Credit	4,990,421,542
Other Unused Commitments	3,661,953,767
Amount of Loans Sold/Swapped with Recourse Y-T-D	90,073,407
Outstanding Principal Balance of Loans Sold/Swapped with Recourse	94,085,367
Pending Bond Claims	13,659,927

NUMBER OF CUs DESCRIBING MOST RECENT AUDIT AS:

Supervisory Committee	1,565	League Audit Service	1,059
CPA Audit Without Opinion	1,409	Outside Accountant	1,277
CPA Opinion Audit	1,671		

NUMBER OF CUs DESCRIBING RECORD MAINTENANCE AS:

Manual System	308	CU Developed In-House	310
Vendor Supplied In-House	4,678	Other	108
Vendor On-Line Service Bur.	1,577		

INVESTMENT INFORMATION

Fair Value of Held to Maturity Investments	19,055,733,816
Repurchase Agreements	1,695,361,122
Reverse Repurchase Agreements Invested	1,212,234,728
Mortgage Derivatives Failing FFIEC HRST	48,568,674
Non-Mortgage Backed Derivatives	811,052,341
Mortgage Pass-through Securities	3,511,815,955
CMO/REMIC	2,743,930,252
Stripped Mortgage-Backed Securities	6,440,646
CMO/REMIC Residuals	139,313

TABLE 4 CONTINUED
SUPPLEMENTAL DATA-MISCELLANEOUS
Federal Credit Unions
December 31, 1997

Number of Credit Unions on this Report: 6,981

OTHER INFORMATION

Amount of Promissory Notes Issued to Non-members	20,513,399
Number Members Filing Chapter 7 Bankruptcy Y-T-D	116,998
Number Members Filing Chapter 13 Bankruptcy Y-T-D	40,162
Amount of Loans Subject to Bankruptcies	681,820,899
Number of Current Members	43,491,317
Number of Potential Members	110,228,316
Number of Occupational groups Added to FOM Y-T-D Thru SEP	506
Number of Members Added to FOM Y-T-D Thru SEP	74,167
Number of Potential Members Added to FOM Y-T-D Thru SEP	137,244
Number of Full Time Employees	91,133
Number of Part Time Employees	17,892

CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

Number of CUSOs	1,092		
Amount Invested in CUSOs	112,967,283		
Amount Loaned to CUSOs	62,751,530		
Credit Union Portion of Net Income(Loss) Resulting From CUSO	10,654,205		
Number of CUSOs Wholly Owned	261		
Predominant Service of CUSO:			
Mortgage Processing	86	Credit Cards	61
EDP Processing	170	Trust Services	5
Shared Branching	331	Item Processing	52
Insurance Services	65	Tax Preparation	2
Investment Services	146	Travel	0
Auto Buying, Leasing, Indirect Lending	56	Other	133

TABLE 5
SUPPLEMENTAL DATA
FEDERAL CREDIT UNIONS
DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS
BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL
December 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

Number of Credit Unions on this Report: 6,981

BORROWINGS	No. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 Yrs	Total
Promissory Notes	140	47	15	20	83
Reverse Repurchase Agreements	9	1,272	0*	0*	1,273
Other Notes and Interest Payable	172	203	32	82	317
Subordinated CDCU Debt	5	1	0*	4	5
TOTAL BORROWINGS	312	1,524	48	106	1,678

SAVINGS	No. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 Yrs	Total
Share Drafts	3,938	22,271	N/A	N/A	22,271
Regular Shares	6,959	74,483	N/A	N/A	74,483
Money Market Shares	1,568	19,993	N/A	N/A	19,993
Share Certificates/CDS	4,262	34,297	11,130	1,820	47,248
IRA/KEOGH, Retirements	3,710	15,587	4,466	1,432	21,485
All Other Shares/Deposits	2,582	1,829	39	11	1,878
Non-Members Deposits	568	328	107	30	466
TOTAL SAVINGS	6,978	168,789	15,742	3,293	187,823

INVESTMENTS CLASSIFIED BY SFAS 115:	No. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 Yrs	Amount > 10 Yrs	Total
Held to Maturity	2,270	7,983	7,827	2,643	375	18,828
Available for Sale	2,209	7,619	5,036	3,168	588	16,411
Trading	28	204	N/A	N/A	N/A	204
Non-SFAS 115 Investments	6,977	23,629	3,480	577	1,850	29,535
TOTAL INVESTMENTS	6,977	39,435	16,343	6,388	2,813	64,979

* Amount less than 1 million

**TABLE 6
FEDERAL CREDIT UNIONS
INTEREST RATES BY TYPE OF LOAN**

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%						
5.0% To 6.0%	2	\$5,553,475	1	\$412,120	14	\$15,158,717
6.0% To 7.0%	4	\$2,461,353	5	\$9,052,851	349	\$1,998,410,496
7.0% To 8.0%	9	\$32,475,564	27	\$20,133,652	2,584	\$17,339,174,688
8.0% To 9.0%	24	\$78,886,167	56	\$71,292,844	2,507	\$10,150,335,808
9.0% To 10.0%	98	\$477,077,040	181	\$507,427,158	627	\$1,392,809,567
10.0% To 11.0%	196	\$967,984,506	405	\$1,042,088,119	177	\$163,740,856
11.0% To 12.0%	445	\$2,070,112,343	576	\$1,227,742,198	31	\$132,114,462
12.0% To 13.0%	999	\$3,434,114,117	1,620	\$3,495,446,154	58	\$23,995,236
13.0% To 14.0%	756	\$2,817,070,889	1,073	\$3,845,198,574	8	\$4,645,845
14.0% To 15.0%	464	\$1,485,734,625	909	\$2,058,901,229	4	\$177,986
15.0% To 16.0%	191	\$494,078,145	1,033	\$1,652,347,899	4	\$1,296,272
16.0% Or More	93	\$88,132,762	613	\$987,411,307	2	\$4,461,208
Not Reporting Or Zero ..	3,700	\$2,387,671	482	\$110,756	616	\$210,362
Total	6,981	11,956,068,657	6,981	\$14,917,564,861	6,981	\$31,226,531,503
Average Rate	13.0%		13.3%		8.1%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%			2	\$49,628,176		
5.0% To 6.0%	1	\$6,785,390	10	\$592,410,785	2	\$176,935,249
6.0% To 7.0%	32	\$170,888,710	132	\$5,275,808,165	37	\$455,181,733
7.0% To 8.0%	562	\$5,410,322,560	1,109	\$18,339,286,755	310	\$2,160,368,540
8.0% To 9.0%	1,990	\$11,079,464,081	875	\$4,417,072,499	1,217	\$7,457,654,349
9.0% To 10.0%	1,973	\$6,192,626,931	437	\$899,946,180	1,256	\$5,610,554,014
10.0% To 11.0%	975	\$1,475,803,650	220	\$193,879,246	587	\$1,616,139,850
11.0% To 12.0%	310	\$398,165,067	59	\$23,525,307	92	\$83,615,848
12.0% To 13.0%	316	\$139,296,058	92	\$21,985,877	112	\$106,353,969
13.0% To 14.0%	84	\$88,309,687	8	\$1,310,283	26	\$6,714,884
14.0% To 15.0%	33	\$11,580,318	8	\$560,648	7	\$156,078
15.0% To 16.0%	56	\$17,917,025	4	\$139,453	7	\$225,909
16.0% Or More	18	\$9,257,774	4	\$48,146		
Not Reporting Or Zero ..	631	\$181,358	4,021	\$7,380,425	3,328	\$65,915
Total	6,981	\$25,000,598,609	6,981	\$29,822,981,945	6,981	\$17,673,966,338
Average Rate	9.4%		8.4%		9.2%	

Interest Rate Category	Other Member Loans		Other Loans	
	Number	Amount	Number	Amount
.01% To 5.0%	21	\$22,774,860	5	\$173,568
5.0% To 6.0%	247	\$158,534,303	10	\$5,783,764
6.0% To 7.0%	813	\$432,517,761	38	\$40,474,421
7.0% To 8.0%	926	\$1,147,089,200	113	\$126,819,042
8.0% To 9.0%	893	\$2,345,892,247	162	\$93,878,657
9.0% To 10.0%	844	\$1,456,894,841	129	\$37,429,998
10.0% To 11.0%	771	\$1,208,026,275	113	\$25,057,481
11.0% To 12.0%	314	\$647,368,216	35	\$12,580,080
12.0% To 13.0%	601	\$871,862,233	63	\$14,116,528
13.0% To 14.0%	202	\$452,900,879	16	\$13,156,036
14.0% To 15.0%	106	\$111,691,208	16	\$12,825,240
15.0% To 16.0%	147	\$126,922,025	19	\$5,542,847
16.0% Or More	83	\$78,015,332	9	\$1,895,554
Not Reporting Or Zero ..	1,013	\$49,412,590	6,253	\$6,775,825
Total	6,981	\$9,109,901,970	6,981	\$396,509,041
Average Rate	9.2%		9.5%	

**TABLE 7
FEDERAL CREDIT UNIONS
DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT**

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%						
1.0% To 2.0%	864	\$7,142,117,670	103	\$792,177,100	4	\$298,528,218
2.0% To 3.0%	1,326	\$10,093,094,935	1,624	\$15,770,330,749	105	\$576,238,519
3.0% To 4.0%	240	\$1,088,438,937	3,494	\$42,417,708,110	729	\$7,091,064,532
4.0% To 5.0%	22	\$154,115,921	1,204	\$9,248,397,169	603	\$8,868,978,609
5.0% To 6.0%	8	\$17,957,339	366	\$3,716,459,161	116	\$3,085,790,513
6.0% To 7.0%	1	\$1,009,529	84	\$2,424,623,696	6	\$66,600,111
7.0% Or More	1	\$1,634,696	14	\$91,074,147	3	\$5,433,555
Not Reporting Or Zero ..	4,519	\$3,772,950,444	92	\$22,498,965	5,415	\$233,059
Total	6,981	\$22,271,319,471	6,981	\$74,483,269,097	6,981	\$19,992,867,116
Average Rate	2.0%		3.4%		3.9%	

Dividend Rate Category	Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%						
1.0% To 2.0%			3	\$9,432,618	16	\$4,707,409
2.0% To 3.0%	12	\$8,957,031	105	\$418,312,277	70	\$25,179,149
3.0% To 4.0%	57	\$279,494,540	619	\$3,165,945,555	81	\$32,135,783
4.0% To 5.0%	329	\$1,516,592,084	1,018	\$5,970,907,121	28	\$9,794,114
5.0% To 6.0%	3,478	\$42,028,405,321	1,615	\$9,720,260,812	159	\$159,785,945
6.0% To 7.0%	349	\$3,383,026,966	331	\$2,130,691,588	166	\$216,875,726
7.0% Or More	5	\$3,410,248	16	\$68,453,316	9	\$8,358,727
Not Reporting Or Zero ..	2,751	\$27,709,339	3,274	\$535,852	6,452	\$8,946,341
Total	6,981	\$47,247,595,529	6,981	\$21,484,539,139	6,981	\$465,783,194
Average Rate	5.4%		4.8%		4.8%	

TABLE 8
Selected Ratios and Averages by Asset Size
Federal Credit Unions
12/31/97

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000	Greater Than \$50,000,000
CAPITAL ADEQUACY:					
Capital to Total Assets	11.68	16.85	14.28	12.36	11.27
Net Capital (Est.) to Total Assets	11.03	15.29	13.35	11.70	10.65
Delinquent Loans to Capital	5.74	14.81	9.58	7.06	4.88
Solvency Evaluation (Est.)	112.64	118.27	115.56	113.38	112.19
Classified Assets (Est.) to Capital	5.53	9.29	6.49	5.33	5.43
ASSET QUALITY:					
Delinquent Loans to Total Loans	1.03	3.91	2.09	1.33	0.85
Net Charge-Offs to Average Loans	0.62	0.87	0.64	0.57	0.63
Fair Value H-T-M to Book Value H-T-M	101.21	134.40	111.33	104.23	100.60
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	-0.01	-0.22	-0.66	-0.47	0.04
Delinquent Loans to Assets	0.67	2.50	1.37	0.87	0.55
EARNINGS:					
Return on Average Assets	1.00	0.71	0.98	0.96	1.02
Gross Income to Average Assets	8.25	8.19	8.28	8.26	8.25
Cost of Funds to Average Assets	3.57	2.94	3.21	3.32	3.66
Net Margin to Average Assets	4.69	5.25	5.07	4.94	4.59
Operating Expenses to Average Assets	3.25	3.99	3.68	3.62	3.12
Provision for Loan Losses to Average Assets	0.45	0.57	0.43	0.37	0.46
Net Interest Margin to Average Assets	3.92	4.94	4.54	4.23	3.78
Operating Expenses to Gross Income	39.38	48.79	44.41	43.77	37.79
Fixed Assets and Oreos to Total Assets	1.83	0.50	1.13	1.97	1.87
Net Operating Expenses to Average Assets	2.69	3.79	3.28	3.08	2.53
ASSET/LIABILITY MANAGEMENT:					
Net Long-Term Assets to Total Assets	20.09	3.72	9.49	17.41	21.70
Regular Shares to Savings and Borrowings	39.56	86.27	69.21	50.06	34.37
Total Loans to Total Savings	74.59	76.29	76.20	74.81	74.41
Total Loans to Total Assets	65.13	63.82	65.38	65.45	65.05
Cash Plus Short-Term Investments to Assets	20.58	33.50	27.33	22.44	19.49
Total Savings and Borrowings to Earning Assets	92.36	87.77	89.34	91.81	92.78
Borrowings to Total Savings and Capital	0.22	0.19	0.11	0.09	0.26
Estimated Loan Maturity in Months	23.55	16.85	20.14	23.07	24.13
PRODUCTIVITY:					
Members to Potential Members	39.46	20.53	33.66	39.38	41.76
Borrowers to Members	55.05	31.18	42.87	48.60	59.80
Members to Full-Time Employees	435	368	513	466	418
Average Savings Per Member	4,319	1,516	2,555	3,467	4,957
Average Loan Balance	5,852	3,710	4,541	5,338	6,167
Salary & Benefits to Full-Time Employees	33,539	12,783	28,456	31,819	35,433
AS A PERCENTAGE OF TOTAL GROSS INCOME:					
Interest on Loans (Net of Interest Refunds)	68.72	75.66	72.32	70.12	68.01
Income From Investments	21.79	20.42	21.18	21.14	22.02
Income Form Trading Securities	0.02	0.00	0.00	0.01	0.03
Fee Income	6.80	2.52	4.77	6.48	7.09
Other Operating Income	2.66	1.40	1.73	2.25	2.86
AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:					
Employee Compensation and Benefits	43.06	40.63	44.83	43.20	42.89
Travel and Conference	1.47	1.35	1.49	1.73	1.40
Office Occupancy	5.44	3.97	4.18	5.28	5.62
Office Operations	20.27	18.10	18.10	19.67	20.66
Educational and Promotional	2.67	0.86	1.44	2.46	2.87
Loan Servicing	4.19	1.66	2.82	4.07	4.38
Professional and Outside Services	6.54	6.19	7.55	8.77	5.84
Provision for Loan Losses	12.08	12.43	10.37	9.39	12.97
Member Insurance	1.42	8.85	4.90	2.20	0.79
Operating Fees	0.57	0.77	0.68	0.62	0.55
Miscellaneous Operating Expenses	2.28	5.19	3.65	2.61	2.02

Table 9
Consolidated Balance Sheet
Federal Credit Unions
Peer Group 1: Asset Size Less Than \$2,000,000
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	2,285	2,133	6.7-	2,026	5.0-
Cash	95	87	8.4-	85	2.3-
TOTAL LOANS OUTSTANDING	1,268	1,166	8.0-	1,074	7.9-
Unsecured Credit Card Loans	10	14	40.0	19	35.7
All Other Unsecured Loans	359	329	8.4-	299	9.1-
New Vehicle Loans	400	361	9.8-	318	11.9-
Used Vehicle Loans	291	284	2.4-	284	0.0
First Mortgage Real Estate Loans	24	19	20.8-	16	15.8-
Other Real Estate Loans	23	20	13.0-	18	10.0-
All Other Loans to Members	155	129	16.8-	113	12.4-
Other Loans	7	8	14.3	7	12.5-
Allowance For Loan Losses	30	28	6.7-	26	7.1-
TOTAL INVESTMENTS	558	555	0.5-	534	3.8-
U.S. Government Obligations	17	12	29.4-	10	16.7-
Federal Agency Securities	8	6	25.0-	4	33.3-
Mutual Fund & Common Trusts	30	26	13.3-	22	15.4-
Corporate Credit Unions	275	282	2.5	284	0.7
Commercial Banks, S&Ls	195	201	3.1	186	7.5-
Credit Unions -Loans to, Deposits in	12	12	0.0	8	33.3-
NCUSIF Capitalization Deposit	17	15	11.8-	15	0.0
Other Investments	4	2	50.0-	4	100.0
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	3	3	0.0	2	33.3-
Other Fixed Assets	6	6	0.0	6	0.0
Other Real Estate Owned	0*	0*	0.0	0*	0.0
Other Assets	9	8	11.1-	8	0.0
TOTAL ASSETS	1,910	1,796	6.0-	1,683	6.3-
LIABILITIES					
Total Borrowings	5	3	40.0-	3	0.0
Accrued Dividends/Interest Payable	11	10	9.1-	9	10.0-
Acct Payable and Other Liabilities	6	6	0.0	6	0.0
TOTAL LIABILITIES	23	19	17.4-	18	5.3-
EQUITY/SAVINGS					
TOTAL SAVINGS	1,626	1,513	6.9-	1,408	6.9-
Share Drafts	18	16	11.1-	21	31.3
Regular Shares	1,434	1,324	7.7-	1,218	8.0-
Money Market Shares	7	8	14.3	8	0.0
Share Certificates/CDs	92	92	0.0	92	0.0
IRA/Keogh Accounts	40	37	7.5-	28	24.3-
All Other Shares and Member Deposits	20	17	15.0-	18	5.9
Non-Member Deposits	15	19	26.7	24	26.3
Regular Reserves	76	73	3.9-	70	4.1-
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	0.0	0*	0.0
Other Reserves	8	7	12.5-	6	14.3-
Undivided Earnings	178	184	3.4	181	1.6-
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	262	264	0.8	257	2.7-
TOTAL LIABILITIES/EQUITY/SAVINGS	1,910	1,796	6.0-	1,683	6.3-

* Amount Less than 1 Million

Table 10
Consolidated Balance Sheet
Federal Credit Unions
Peer Group 2: Asset Size \$2,000,000 to \$10,000,000
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	2,574	2,489	3.3-	2,430	2.4-
Cash	412	388	5.8-	376	3.1-
TOTAL LOANS OUTSTANDING	8,251	8,154	1.2-	7,975	2.2-
Unsecured Credit Card Loans	244	265	8.6	319	20.4
All Other Unsecured Loans	1,660	1,595	3.9-	1,446	9.3-
New Vehicle Loans	2,792	2,670	4.4-	2,479	7.2-
Used Vehicle Loans	1,722	1,853	7.6	1,981	6.9
First Mortgage Real Estate Loans	490	464	5.3-	450	3.0-
Other Real Estate Loans	531	535	0.8	541	1.1
All Other Loans to Members	791	748	5.4-	721	3.6-
Other Loans	22	25	13.6	39	56.0
Allowance For Loan Losses	125	116	7.2-	113	2.6-
TOTAL INVESTMENTS	4,085	3,880	5.0-	3,756	3.2-
U.S. Government Obligations	222	181	18.5-	145	19.9-
Federal Agency Securities	208	193	7.2-	156	19.2-
Mutual Fund & Common Trusts	101	92	8.9-	77	16.3-
Corporate Credit Unions	1,689	1,624	3.8-	1,639	0.9
Commercial Banks, S&Ls	1,642	1,604	2.3-	1,551	3.3-
Credit Unions -Loans to, Deposits in	63	64	1.6	50	21.9-
NCUSIF Capitalization Deposit	114	105	7.9-	101	3.8-
Other Investments	46	19	58.7-	36	89.5
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	89	89	0.0	89	0.0
Other Fixed Assets	45	46	2.2	47	2.2
Other Real Estate Owned	3	3	0.0	2	33.3-
Other Assets	68	70	2.9	66	5.7-
TOTAL ASSETS	12,828	12,513	2.5-	12,197	2.5-
LIABILITIES					
Total Borrowings	16	15	6.3-	13	13.3-
Accrued Dividends/Interest Payable	46	44	4.3-	43	2.3-
Acct Payable and Other Liabilities	46	53	15.2	46	13.2-
TOTAL LIABILITIES	107	111	3.7	102	8.1-
EQUITY/SAVINGS					
TOTAL SAVINGS	11,188	10,811	3.4-	10,466	3.2-
Share Drafts	590	574	2.7-	588	2.4
Regular Shares	7,925	7,564	4.6-	7,253	4.1-
Money Market Shares	232	221	4.7-	213	3.6-
Share Certificates/CDs	1,398	1,479	5.8	1,523	3.0
IRA/Keogh Accounts	848	773	8.8-	692	10.5-
All Other Shares and Member Deposits	157	146	7.0-	134	8.2-
Non-Member Deposits	38	55	44.7	64	16.4
Regular Reserves	429	436	1.6	436	0.0
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	1-	-2	100.0-	-1	50.0-
Other Reserves	71	67	5.6-	65	3.0-
Undivided Earnings	1,035	1,089	5.2	1,128	3.6
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	1,534	1,590	3.7	1,629	2.5
TOTAL LIABILITIES/EQUITY/SAVINGS	12,828	12,513	2.5-	12,197	2.5-

* Amount Less than 1 Million

Table 11
Consolidated Balance Sheet
Federal Credit Unions
Peer Group 3: Asset Size \$10,000,000 to \$50,000,000
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	1,706	1,733	1.6	1,718	0.9-
Cash	1,014	971	4.2-	985	1.4
TOTAL LOANS OUTSTANDING	24,035	25,582	6.4	25,633	0.2
Unsecured Credit Card Loans	1,571	1,769	12.6	1,849	4.5
All Other Unsecured Loans	3,469	3,507	1.1	3,127	10.8-
New Vehicle Loans	6,632	6,695	0.9	6,280	6.2-
Used Vehicle Loans	4,275	5,038	17.8	5,507	9.3
First Mortgage Real Estate Loans	3,332	3,580	7.4	3,685	2.9
Other Real Estate Loans	2,835	3,033	7.0	3,129	3.2
All Other Loans to Members	1,894	1,919	1.3	1,977	3.0
Other Loans	28	41	46.4	78	90.2
Allowance For Loan Losses	268	265	1.1-	258	2.6-
TOTAL INVESTMENTS	12,493	11,855	5.1-	11,726	1.1-
U.S. Government Obligations	1,060	941	11.2-	731	22.3-
Federal Agency Securities	2,476	2,399	3.1-	2,259	5.8-
Mutual Fund & Common Trusts	213	179	16.0-	153	14.5-
Corporate Credit Unions	4,195	3,814	9.1-	3,941	3.3
Commercial Banks, S&Ls	3,972	3,940	0.8-	3,976	0.9
Credit Unions -Loans to, Deposits in	98	166	69.4	175	5.4
NCUSIF Capitalization Deposit	328	325	0.9-	320	1.5-
Other Investments	153	90	41.2-	170	88.9
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	535	574	7.3	579	0.9
Other Fixed Assets	166	175	5.4	181	3.4
Other Real Estate Owned	14	12	14.3-	10	16.7-
Other Assets	287	300	4.5	306	2.0
TOTAL ASSETS	38,276	39,206	2.4	39,162	0.1-
LIABILITIES					
Total Borrowings	53	63	18.9	36	42.9-
Accrued Dividends/Interest Payable	104	102	1.9-	98	3.9-
Acct Payable and Other Liabilities	162	174	7.4	180	3.4
TOTAL LIABILITIES	318	338	6.3	314	7.1-
EQUITY/SAVINGS					
TOTAL SAVINGS	33,866	34,456	1.7	34,264	0.6-
Share Drafts	3,272	3,345	2.2	3,464	3.6
Regular Shares	17,989	17,811	1.0-	17,169	3.6-
Money Market Shares	2,149	2,276	5.9	2,300	1.1
Share Certificates/CDs	6,113	6,790	11.1	7,238	6.6
IRA/Keogh Accounts	3,803	3,727	2.0-	3,539	5.0-
All Other Shares and Member Deposits	479	422	11.9-	429	1.7
Non-Member Deposits	62	85	37.1	124	45.9
Regular Reserves	1,240	1,300	4.8	1,315	1.2
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	11-	-15	36.4-	-6	60.0-
Other Reserves	286	282	1.4-	253	10.3-
Undivided Earnings	2,577	2,844	10.4	3,022	6.3
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	4,092	4,412	7.8	4,584	3.9
TOTAL LIABILITIES/EQUITY/SAVINGS	38,276	39,206	2.4	39,162	0.1-

* Amount Less than 1 Million

Table 12
Consolidated Balance Sheet
Federal Credit Unions
Peer Group 4: Asset Size Greater Than \$50,000,000
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	764	797	4.3	807	1.3
Cash	2,887	3,084	6.8	3,392	10.0
TOTAL LOANS OUTSTANDING	86,959	99,215	14.1	105,423	6.3
Unsecured Credit Card Loans	7,980	9,273	16.2	9,769	5.3
All Other Unsecured Loans	9,588	10,301	7.4	10,046	2.5-
New Vehicle Loans	20,392	22,225	9.0	22,150	0.3-
Used Vehicle Loans	12,014	15,017	25.0	17,229	14.7
First Mortgage Real Estate Loans	19,629	23,244	18.4	25,672	10.4
Other Real Estate Loans	11,260	12,744	13.2	13,986	9.7
All Other Loans to Members	5,895	6,163	4.5	6,299	2.2
Other Loans	200	249	24.5	273	9.6
Allowance For Loan Losses	843	921	9.3	992	7.7
TOTAL INVESTMENTS	47,489	47,007	1.0-	48,962	4.2
U.S. Government Obligations	6,768	6,967	2.9	6,097	12.5-
Federal Agency Securities	22,020	22,937	4.2	24,382	6.3
Mutual Fund & Common Trusts	1,559	1,407	9.7-	1,374	2.3-
Corporate Credit Unions	8,417	7,384	12.3-	8,577	16.2
Commercial Banks, S&Ls	6,132	5,748	6.3-	5,710	0.7-
Credit Unions -Loans to, Deposits in	65	111	70.8	142	27.9
NCUSIF Capitalization Deposit	1,117	1,215	8.8	1,254	3.2
Other Investments	1,411	1,238	12.3-	1,427	15.3
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	1,871	2,081	11.2	2,176	4.6
Other Fixed Assets	652	746	14.4	805	7.9
Other Real Estate Owned	47	48	2.1	46	4.2-
Other Assets	1,705	1,912	12.1	2,251	17.7
TOTAL ASSETS	140,766	153,172	8.8	162,063	5.8
LIABILITIES					
Total Borrowings	1,939	1,737	10.4-	1,625	6.4-
Accrued Dividends/Interest Payable	368	383	4.1	378	1.3-
Acct Payable and Other Liabilities	930	1,056	13.5	1,108	4.9
TOTAL LIABILITIES	3,237	3,177	1.9-	3,111	2.1-
EQUITY/SAVINGS					
TOTAL SAVINGS	123,620	134,180	8.5	141,685	5.6
Share Drafts	15,665	16,705	6.6	18,199	8.9
Regular Shares	47,516	48,969	3.1	48,844	0.3-
Money Market Shares	13,261	15,549	17.3	17,472	12.4
Share Certificates/CDs	29,542	34,359	16.3	38,395	11.7
IRA/Keogh Accounts	16,116	16,895	4.8	17,225	2.0
All Other Shares and Member Deposits	1,398	1,498	7.2	1,297	13.4-
Non-Member Deposits	121	204	68.6	253	24.0
Regular Reserves	4,304	4,793	11.4	4,999	4.3
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		8	100.0
Accum. Unrealized G/L on A-F-S	4-	-79	1,875.0-	6	107.6-
Other Reserves	1,953	2,132	9.2	2,218	4.0
Undivided Earnings	7,656	8,969	17.1	10,036	11.9
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	13,909	15,816	13.7	17,266	9.2
TOTAL LIABILITIES/EQUITY/SAVINGS	140,766	153,172	8.8	162,063	5.8

* Amount Less than 1 Million

Table 13
Consolidated Income and Expense Statement
Federal Credit Unions
Peer Group 1: Asset Size Less Than \$2,000,000
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	2,285	2,133	6.7-	2,026	5.0-
INCOME					
Interest on Loans	125	117	6.4-	108	7.7-
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	33	30	9.1-	29	3.3-
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	4	4	0.0	4	0.0
Other Operating Income	2	2	0.0	2	0.0
TOTAL GROSS INCOME	163	153	6.1-	142	7.2-
EXPENSES					
Employee Compensation and Benefits	34	33	2.9-	32	3.0-
Travel and Conference Expense	1	1	0.0	1	0.0
Office Occupancy Expense	3	3	0.0	3	0.0
Office Operations Expense	16	15	6.3-	14	6.7-
Educational & Promotional Expense	1	0*	100.0-	0*	0.0
Loan Servicing Expense	1	1	0.0	1	0.0
Professional and Outside Services	5	5	0.0	5	0.0
Provision for Loan Losses	10	11	10.0	10	9.1-
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	9	8	11.1-	7	12.5-
Operating Fees	1	0*	100.0-	0*	0.0
Miscellaneous Operating Expenses	5	4	20.0-	4	0.0
TOTAL OPERATING EXPENSES	86	83	3.5-	79	4.8-
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	78	70	10.3-	64	8.6-
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
Dividends on Shares	57	55	3.5-	51	7.3-
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	20	16	20.0-	12	25.0-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	4	3	25.0-	3	0.0
Net Reserve Transfer	2	1	50.0-	1	0.0
Net Income After Net Reserve Transfer	18	14	22.2-	11	21.4-
Additional (Voluntary) Reserve Transfers	2	1	50.0-	1	0.0
Adjusted Net Income	16	13	18.8-	10	23.1-

* Amount Less than 1 Million

Table 14
Consolidated Income and Expense Statement
Federal Credit Unions
Peer Group 2: Asset Size \$2,000,000 to \$10,000,000
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	2,574	2,489	3.3-	2,430	2.4-
INCOME					
Interest on Loans	756	753	0.4-	741	1.6-
(Less) Interest Refund	2	2	0.0	2	0.0
Income from Investments	239	225	5.9-	217	3.6-
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	46	49	6.5	49	0.0
Other Operating Income	20	18	10.0-	18	0.0
TOTAL GROSS INCOME	1,059	1,044	1.4-	1,023	2.0-
EXPENSES					
Employee Compensation and Benefits	228	227	0.4-	227	0.0
Travel and Conference Expense	7	8	14.3	8	0.0
Office Occupancy Expense	21	21	0.0	21	0.0
Office Operations Expense	92	91	1.1-	92	1.1
Educational & Promotional Expense	7	7	0.0	7	0.0
Loan Servicing Expense	13	14	7.7	14	0.0
Professional and Outside Services	39	39	0.0	38	2.6-
Provision for Loan Losses	40	43	7.5	53	23.3
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	28	26	7.1-	25	3.8-
Operating Fees	4	4	0.0	3	25.0-
Miscellaneous Operating Expenses	18	18	0.0	18	0.0
TOTAL OPERATING EXPENSES	497	498	0.2	507	1.8
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	2-	0*	100.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	1	100.0	0*	100.0-
Income (Loss) Before Cost of Funds	560	546	2.5-	517	5.3-
COST OF FUNDS					
Interest on Borrowed Money	3	1	66.7-	0*	100.0-
Dividends on Shares	408	407	0.2-	396	2.7-
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	149	138	7.4-	120	13.0-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	32	30	6.3-	28	6.7-
Net Reserve Transfer	16	14	12.5-	11	21.4-
Net Income After Net Reserve Transfer	133	124	6.8-	109	12.1-
Additional (Voluntary) Reserve Transfers	16	14	12.5-	12	14.3-
Adjusted Net Income	117	110	6.0-	97	11.8-

* Amount Less than 1 Million

Table 15
Consolidated Income and Expense Statement
Federal Credit Unions
Peer Group 3: Asset Size \$10,000,000 to \$50,000,000
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	1,706	1,733	1.6	1,718	0.9-
INCOME					
Interest on Loans	2,115	2,246	6.2	2,275	1.3
(Less) Interest Refund	4	4	0.0	5	25.0
Income from Investments	716	706	1.4-	684	3.1-
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	185	205	10.8	210	2.4
Other Operating Income	66	69	4.5	73	5.8
TOTAL GROSS INCOME	3,078	3,222	4.7	3,237	0.5
EXPENSES					
Employee Compensation and Benefits	630	665	5.6	675	1.5
Travel and Conference Expense	24	26	8.3	27	3.8
Office Occupancy Expense	78	83	6.4	83	0.0
Office Operations Expense	282	299	6.0	308	3.0
Educational & Promotional Expense	35	39	11.4	38	2.6-
Loan Servicing Expense	53	62	17.0	64	3.2
Professional and Outside Services	124	132	6.5	137	3.8
Provision for Loan Losses	87	116	33.3	147	26.7
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	37	35	5.4-	34	2.9-
Operating Fees	10	10	0.0	10	0.0
Miscellaneous Operating Expenses	38	40	5.3	41	2.5
TOTAL OPERATING EXPENSES	1,399	1,508	7.8	1,564	3.7
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	13-	-2	84.6	0*	100.0
Gain (Loss) on Disp of Fixed Assets	1	0*	100.0-	0*	0.0
Other Non-Oper Income (Expense)	1	2	100.0	1	50.0-
Income (Loss) Before Cost of Funds	1,668	1,715	2.8	1,676	2.3-
COST OF FUNDS					
Interest on Borrowed Money	9	3	66.7-	2	33.3-
Dividends on Shares	1,244	1,301	4.6	1,299	0.2-
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	415	411	1.0-	375	8.8-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	105	112	6.7	108	3.6-
Net Reserve Transfer	54	49	9.3-	36	26.5-
Net Income After Net Reserve Transfer	361	363	0.6	339	6.6-
Additional (Voluntary) Reserve Transfers	45	47	4.4	45	4.3-
Adjusted Net Income	316	316	0.0	294	7.0-

* Amount Less than 1 Million

Table 16
Consolidated Income and Expense Statement
Federal Credit Unions
Peer Group 4: Asset Size Greater Than \$50,000,000
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	764	797	4.3	807	1.3
INCOME					
Interest on Loans	7,324	8,273	13.0	8,862	7.1
(Less) Interest Refund	5	12	140.0	18	50.0
Income from Investments	2,632	2,772	5.3	2,863	3.3
Income from Trading Securities	4	2	50.0-	4	100.0
Fee Income	739	858	16.1	921	7.3
Other Operating Income	282	333	18.1	371	11.4
TOTAL GROSS INCOME	10,977	12,226	11.4	13,003	6.4
EXPENSES					
Employee Compensation and Benefits	2,043	2,274	11.3	2,422	6.5
Travel and Conference Expense	62	70	12.9	79	12.9
Office Occupancy Expense	270	301	11.5	317	5.3
Office Operations Expense	978	1,095	12.0	1,166	6.5
Educational & Promotional Expense	136	155	14.0	162	4.5
Loan Servicing Expense	177	218	23.2	248	13.8
Professional and Outside Services	282	319	13.1	330	3.4
Provision for Loan Losses	371	545	46.9	733	34.5
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	43	44	2.3	45	2.3
Operating Fees	29	31	6.9	31	0.0
Miscellaneous Operating Expenses	95	107	12.6	114	6.5
TOTAL OPERATING EXPENSES	4,486	5,158	15.0	5,646	9.5
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	20-	-2	90.0	11	650.0-
Gain (Loss) on Disp of Fixed Assets	4	2	50.0-	0*	100.0-
Other Non-Oper Income (Expense)	3	8	166.7	8	0.0
Income (Loss) Before Cost of Funds	6,477	7,076	9.2	7,377	4.3
COST OF FUNDS					
Interest on Borrowed Money	117	85	27.4-	92	8.2
Dividends on Shares	4,807	5,324	10.8	5,679	6.7
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	1,554	1,667	7.3	1,606	3.7-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	418	537	28.5	593	10.4
Net Reserve Transfer	191	177	7.3-	152	14.1-
Net Income After Net Reserve Transfer	1,363	1,491	9.4	1,453	2.5-
Additional (Voluntary) Reserve Transfers	297	201	32.3-	275	36.8
Adjusted Net Income	1,066	1,289	20.9	1,178	8.6-

* Amount Less than 1 Million

**TABLE 17
FEDERAL CREDIT UNIONS
NEGATIVE INCOME, AND CAMEL RATING DATA**

Negative Net Income Data as of December 31

Year	Total Number of Credit Unions	Number Experiencing Losses	Percent of Total	Negative Earnings (in thousands)
1993	7,695	362	4.70	-28,227
1994	7,498	381	5.08	-31,631
1995	7,329	401	5.46	-25,731
1996	7,152	431	6.03	-22,425
1997	6,981	514	7.36	-48,503

Losses By Assets Size as of December 31, 1997

Assets Size	Number of Credit Unions	Assets	Negative Earnings	Reserves and Undivided Earnings
Less Than 2 Million	260	189,806,994	-5,061,031	25,406,409
2 Million To 10 Million	159	730,701,241	-9,909,008	71,025,399
10 Million To 50 Million	71	1,578,975,954	-11,639,687	139,602,690
50 Million And Over	24	2,827,154,197	-21,893,180	208,183,708
Total	514	5,326,638,386	-48,502,906	444,218,206

Number of Credit Unions By Camel Rating as of December 31*

Year	Camel 1	Camel 2	Camel 3	Camel 4	Camel 5	Total
1993	841	4,314	2,276	247	17	7,695
1994	917	4,291	2,099	178	13	7,498
1995	1,056	4,172	1,910	176	15	7,329
1996	1,338	4,006	1,608	181	19	7,152
1997	1,400	3,808	1,562	196	15	6,981

Camel Rating 4 and 5 as of December 31

Year	Number of Credit Unions	% of Total Credit Unions	Shares	% of Total Shares
1993	264	3.43	2,149,531,752	1.40
1994	191	2.54	1,848,488,601	1.15
1995	191	2.60	1,379,806,368	0.81
1996	201	2.81	1,137,498,316	0.62
1997	211	3.02	1,446,807,163	0.77

*The total number of credit unions by CAMEL rating as of December 31, may not reconcile to the total number of credit unions reporting for December 31. Some newly chartered credit unions may not yet have been examined and assigned a CAMEL rating.

Table 18
The 100 Largest Credit Unions
December 31, 1997

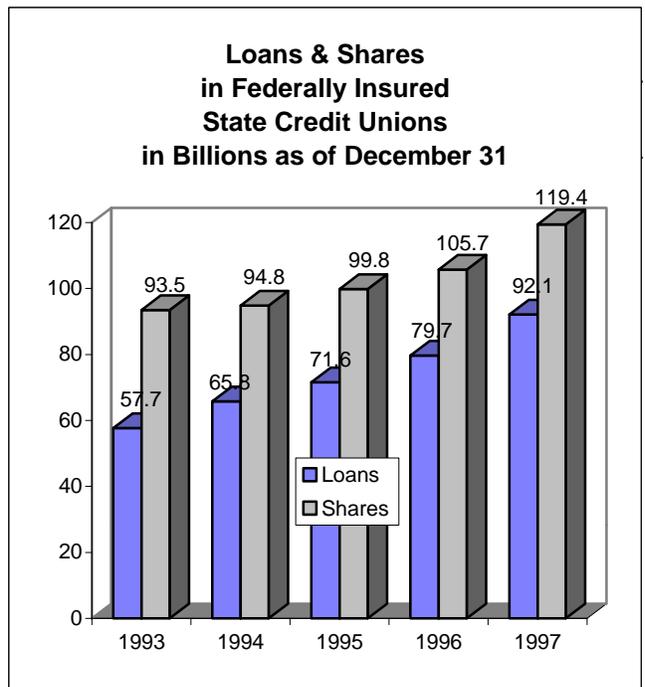
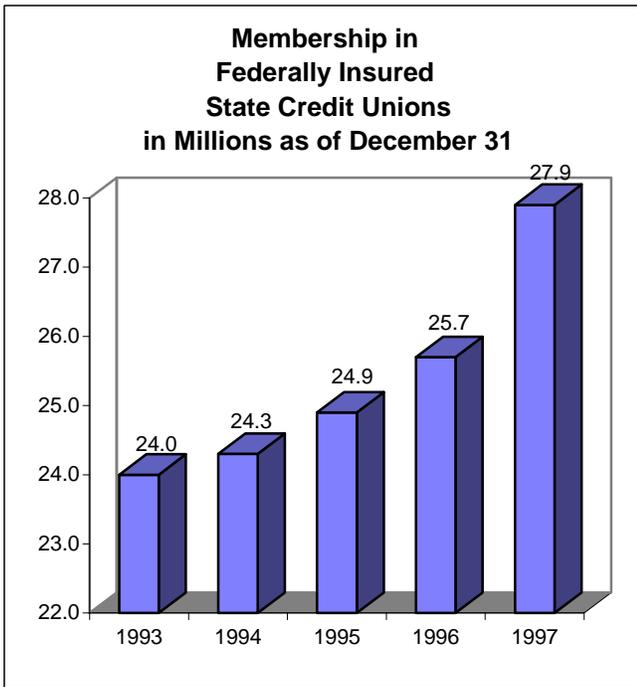
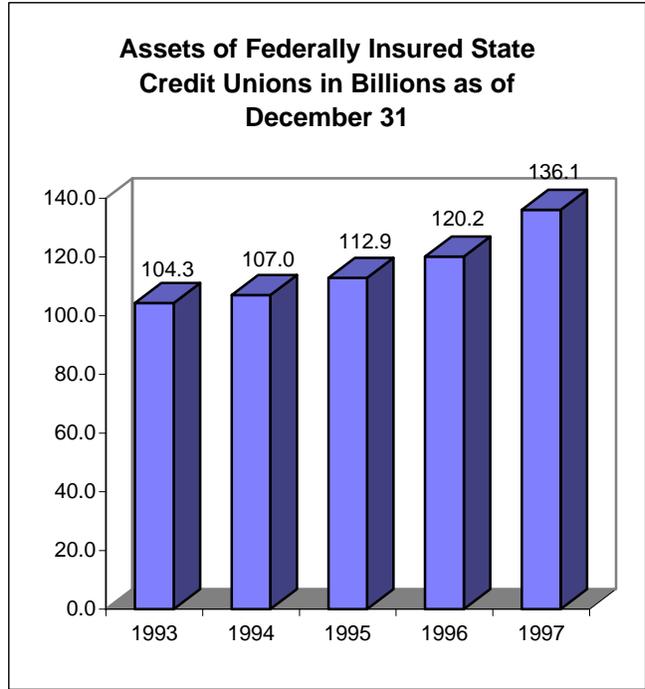
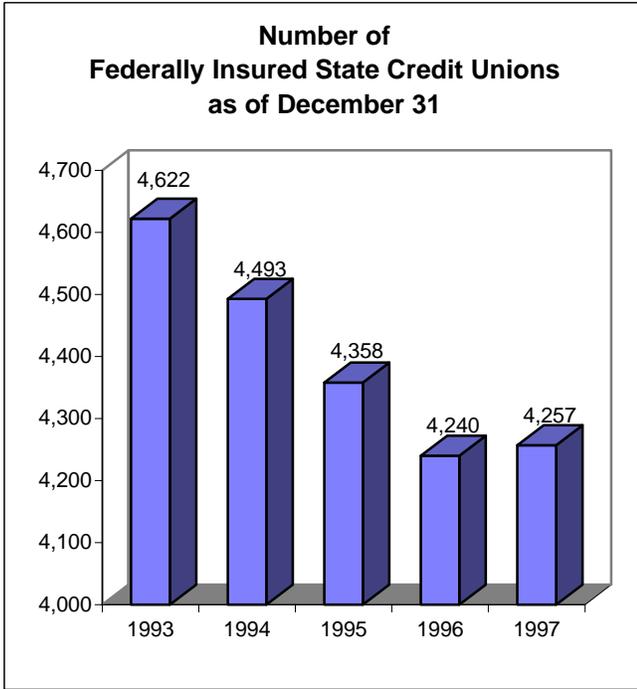
<u>Current Rank</u>	<u>Name of Credit Union</u>	<u>Rank 1 Year Ago</u>	<u>City</u>	<u>State</u>	<u>Year Chartered</u>	<u>Assets</u>
1	NAVY	1	MERRIFIELD	VA	1947	9,709,174,191
2	PENTAGON	2	ALEXANDRIA	VA	1935	2,789,317,502
3	AMERICAN AIRLINES	3	DFW AIRPORT	TX	1982	2,040,893,498
4	ORANGE COUNTY TEACHERS	6	SANTA ANA	CA	1934	1,778,763,877
5	ALASKA USA	4	ANCHORAGE	AK	1948	1,748,618,018
6	HUGHES AIRCRAFT	5	MANHATTAN	CA	1940	1,718,198,591
7	SUNCOAST SCHOOLS	8	TAMPA	FL	1978	1,681,090,991
8	CITIZENS EQUITY	7	PEORIA	IL	1937	1,658,241,200
9	STAR ONE	9	SUNNYVALE	CA	1956	1,425,179,367
10	SECURITY SERVICE	10	SAN ANTONIO	TX	1956	1,360,195,068
11	JAX NAVY	12	JACKSONVILLE	FL	1952	1,306,396,038
12	ESL	11	ROCHESTER	NY	1995	1,302,450,129
13	SAN ANTONIO	14	SAN ANTONIO	TX	1935	1,104,339,111
14	ENT	13	COLORADO SPRI	CO	1957	1,073,348,218
15	EASTERN FINANCIAL	17	SOUTH FLORIDA	FL	1937	1,070,420,322
16	LOCKHEED	15	BURBANK	CA	1937	1,002,774,759
17	DEARBORN	16	DEARBORN	MI	1950	1,001,768,623
18	RANDOLPH-BROOKS	23	UNIVERSAL CITY	TX	1952	937,202,839
19	TINKER	18	TINKER AFB	OK	1946	925,852,635
20	HUDSON VALLEY	19	POUGHKEEPSIE	NY	1963	905,044,038
21	BANK FUND STAFF	22	WASHINGTON	DC	1947	886,219,038
22	REDSTONE	20	HUNTSVILLE	AL	1951	879,332,591
23	VISIONS	21	ENDICOTT	NY	1966	866,371,693
24	DESERT SCHOOLS	25	PHOENIX	AZ	1939	860,028,380
25	BETHPAGE	24	BETHPAGE	NY	1941	812,086,231
26	UNITED NATIONS	26	NEW YORK	NY	1947	788,786,641
27	MISSION	29	SAN DIEGO	CA	1961	751,071,812
28	POLICE & FIRE	27	PHILADELPHIA	PA	1938	743,101,118
29	BELLCO FIRST	30	ENGLEWOOD	CO	1936	740,670,376
30	TOWER	28	ANNAPOLIS	MD	1953	721,111,594
31	NORTH ISLAND	31	SAN DIEGO	CA	1940	703,409,965
32	TRAVIS	32	VACAVILLE	CA	1951	697,913,204
33	H. P.	36	PALO ALTO	CA	1970	667,261,016
34	COASTAL	34	RALEIGH	NC	1967	662,348,483
35	TEACHERS	33	FARMINGVILLE	NY	1952	656,707,183
36	GTE	44	TAMPA	FL	1935	614,710,148
37	NORTHWEST	35	HERNDON	VA	1947	604,200,385
38	DIGITAL EMPLOYEES	54	MAYNARD	MA	1979	576,019,556
39	KERN SCHOOLS	39	BAKERSFIELD	CA	1940	571,963,673
40	LANGLEY	37	HAMPTON	VA	1936	570,616,709
41	AT&T FAMILY	52	WINSTON-SALEM	NC	1952	569,107,176
42	NWA	49	BLOOMINGTON	MN	1938	567,486,723
43	FOUNDERS	45	LANCASTER	SC	1961	564,967,483
44	S.A.F.E.	40	NORTH	CA	1940	548,352,193
45	EGLIN	41	FT WALTON	FL	1954	546,579,798
46	SCHOOLS	50	SACRAMENTO	CA	1934	544,855,671
47	ANDREWS	43	SUITLAND	MD	1948	541,347,793
48	IBM MID AMERICA	48	ROCHESTER	MN	1976	539,698,566
49	IAG	38	RYE	NY	1966	532,354,380
50	AEDC	46	TULLAHOMA	TN	1951	527,979,706

Table 18
The 100 Largest Credit Unions
December 31, 1997
(CONTINUED)

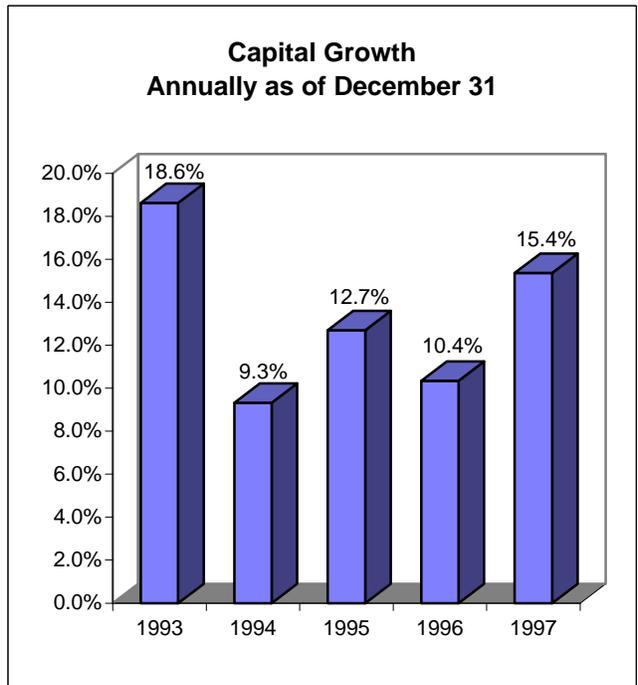
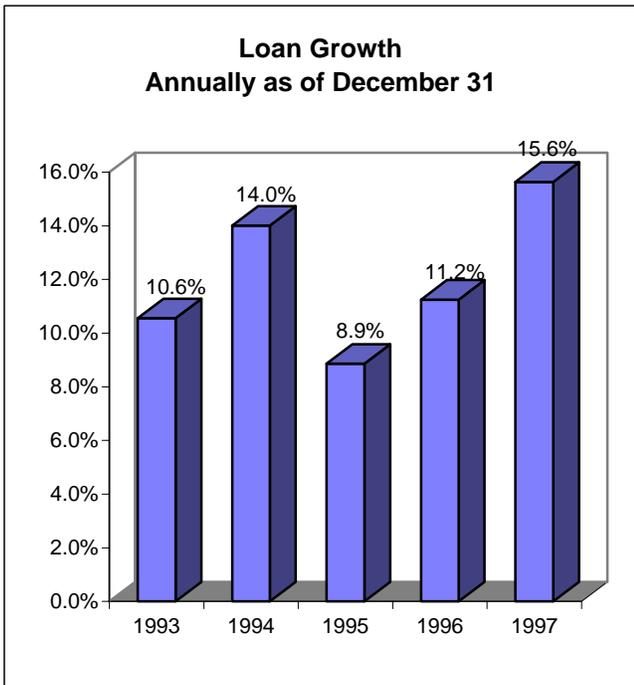
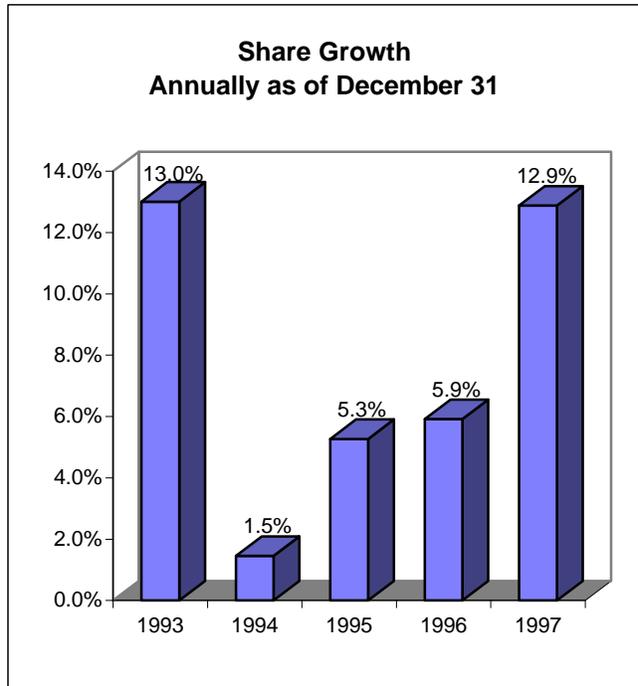
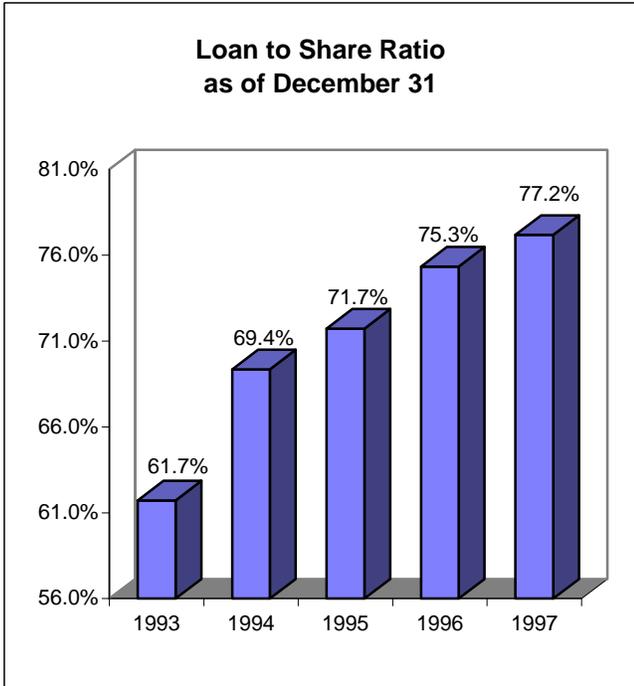
<u>Current Rank</u>	<u>Name of Credit Union</u>	<u>Rank 1 Year Ago</u>	<u>City</u>	<u>State</u>	<u>Year Chartered</u>	<u>Assets</u>
51	AFFINITY	59	BEDMINSTER	NJ	1935	520,367,762
52	POLISH & SLAVIC	56	BROOKLYN	NY	1976	510,411,820
53	CHARTWAY	47	VIRGINIA BEACH	VA	1959	507,223,675
54	REYNOLDS CAROLINA	51	WINSTON-SALEM	NC	1967	505,455,065
55	OMNIAMERICAN	42	FORT WORTH	TX	1956	503,837,719
56	MACDILL	57	TAMPA	FL	1955	502,304,238
57	AMERICAN EAGLE	58	EAST HARTFORD	CT	1935	496,275,629
58	STATE EMPLOYEES	53	ALBANY	NY	1934	482,893,727
59	FAIRWINDS	60	ORLANDO	FL	1949	480,356,614
60	PACIFIC SERVICE	55	CONCORD	CA	1936	479,820,194
61	ARIZONA	70	PHOENIX	AZ	1936	474,033,955
62	TECHNOLOGY	65	SAN JOSE	CA	1960	472,677,179
63	SOUTH CAROLINA	68	N. CHARLESTON	SC	1936	470,250,597
64	SANDIA LABORATORY	66	ALBUQUERQUE	NM	1948	463,966,184
65	MERCK EMPLOYEES	61	RAHWAY	NJ	1936	461,135,714
66	PACIFIC IBM EMPLOYEES	71	SAN JOSE	CA	1961	450,403,308
67	ORNL	63	OAK RIDGE	TN	1948	448,491,397
68	KEESLER	64	BILOXI	MS	1947	447,364,348
69	NEVADA	69	LAS VEGAS	NV	1950	446,773,404
70	ROBINS	67	WARNER ROBINS	GA	1954	441,637,376
71	MICHIGAN STATE UNIVERSITY	76	EAST LANSING	MI	1979	441,538,231
72	MCDONNELL DOUGLAS WEST	62	HUNTINGTON BE	CA	1935	440,748,614
73	US AIRWAYS	73	MOON	PA	1953	433,940,979
74	OPERATING ENGINEERS	72	DUBLIN	CA	1963	431,213,020
75	MEMBERS 1ST	80	MECHANICSBUR	PA	1950	429,784,909
76	TYNDALL	74	PANAMA CITY	FL	1956	422,204,805
77	LONG BEACH SCHOOLS	77	LONG BEACH	CA	1935	420,425,968
78	PREMIER AMERICA	81	CHATSWORTH	CA	1957	419,832,254
79	HAWAII STATE	75	HONOLULU	HI	1936	416,098,772
80	STATE CAPITOL	87	ROSEVILLE	MN	1934	403,591,734
81	TROPICAL	78	MIAMI	FL	1935	401,131,660
82	ROCKWELL	85	DOWNEY	CA	1937	400,350,706
83	MAX	83	MONTGOMERY	AL	1955	393,006,658
84	NEW MEXICO EDUCATORS	88	ALBUQUERQUE	NM	1936	388,581,370
85	STATE DEPARTMENT	84	ALEXANDRIA	VA	1935	386,881,972
86	NASSAU EDUCATORS	91	VALLEY STREAM	NY	1938	380,837,987
87	FIBRE	92	LONGVIEW	WA	1937	373,877,330
88	CENTRAL FLORIDA	90	ORLANDO	FL	1937	372,869,186
89	SERVICE	95	PORTSMOUTH	NH	1957	371,349,495
90	XEROX	86	EL SEGUNDO	CA	1964	370,921,117
91	FORT WORTH	89	FORT WORTH	TX	1940	368,504,517
92	FIRST FINANCIAL	99	WEST COVINA	CA	1974	348,881,190
93	GREYLOCK	100	PITTSFIELD	MA	1935	346,037,510
94	UNITED SERVICES OF	93	SAN DIEGO	CA	1953	343,479,490
95	F & A	96	LOS ANGELES	CA	1936	341,804,996
96	ELI LILLY	97	INDIANAPOLIS	IN	1976	337,829,829
97	LOCKHEED GEORGIA	104	MARIETTA	GA	1951	331,383,630
98	ABERDEEN PROVING	114	ABERDEEN	MD	1938	329,695,175
99	NASA	101	BOWIE	MD	1949	329,648,759
100	AMERICA'S FIRST	102	BIRMINGHAM	AL	1936	328,680,884

**FEDERALLY INSURED
STATE CHARTERED
CREDIT UNIONS**

**FEDERALLY INSURED STATE CREDIT UNIONS
5 YEAR TRENDS**

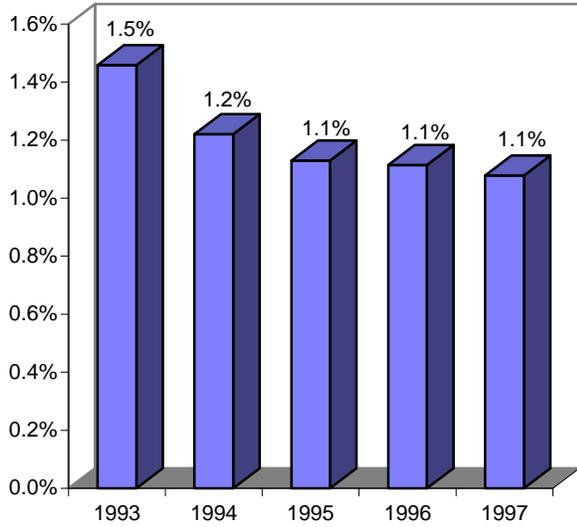


**FEDERALLY INSURED STATE CREDIT UNIONS
5 YEAR TRENDS**

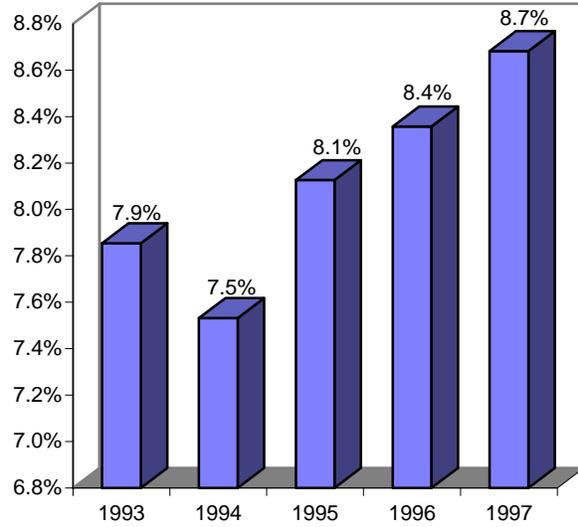


**FEDERALLY INSURED STATE CREDIT UNIONS
5 YEAR TRENDS**

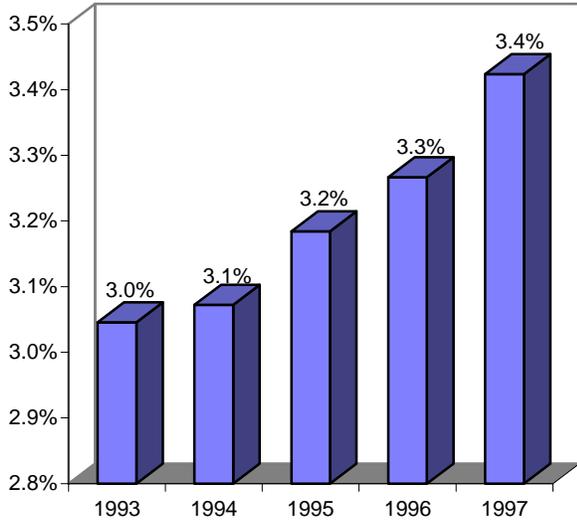
**Return on Average Assets
as of December 31**



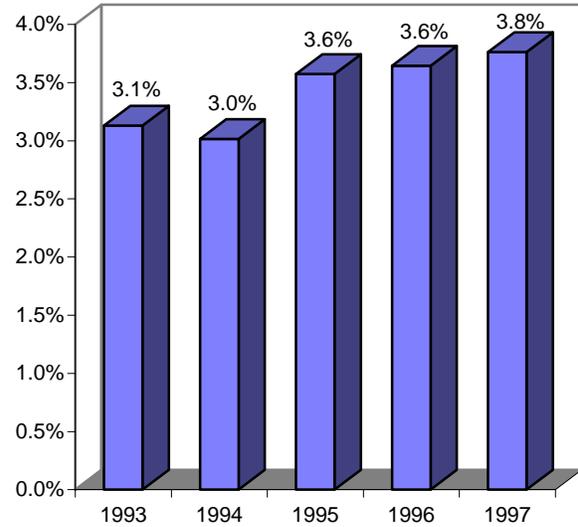
**Gross Income to Average Assets as of
December 31**



**Operating Expenses to
Average Assets
as of December 31**

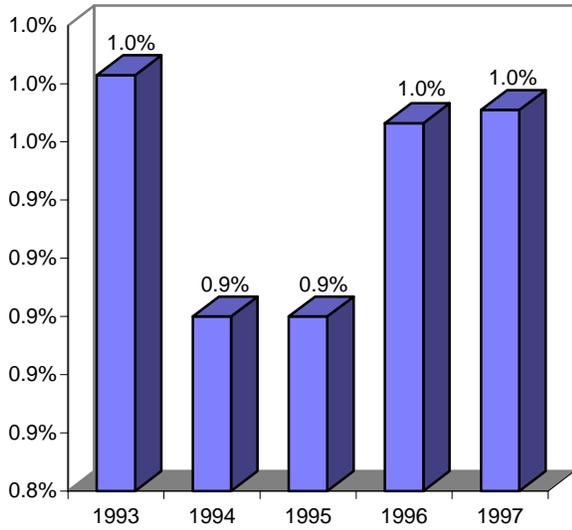


**Cost of Funds to Average Assets as
of December 31**

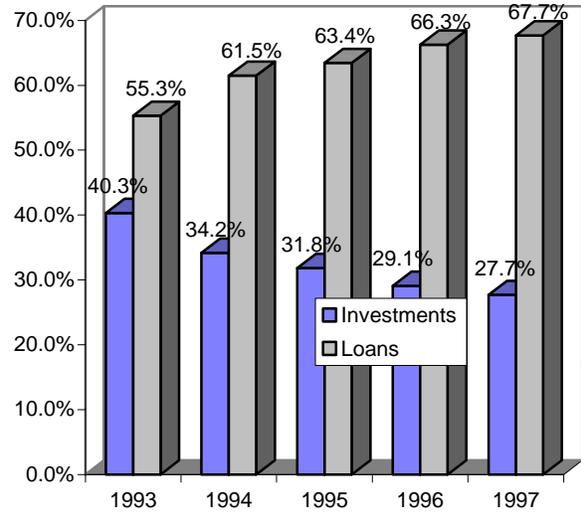


**FEDERALLY INSURED STATE CREDIT UNIONS
5 YEAR TRENDS**

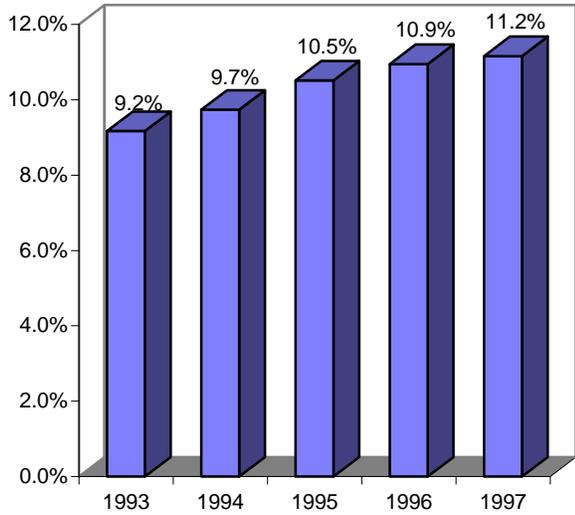
**Delinquency Rates
as of December 31**



**Loans and Investments
as Percent of Total Assets
as of December 31**



**Net Capital to Total Assets as of
December 31**



**Long Term Investments
as Percent of Total Investments
as of December 31**

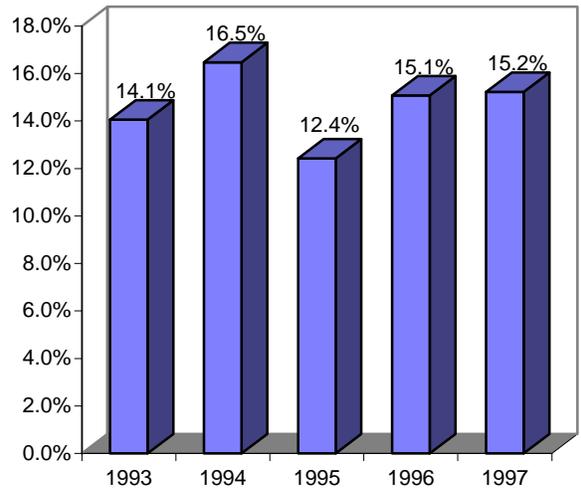


TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED STATE CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	4,358	4,240	2.7-	4,257	0.4
Cash	2,737	2,747	0.4	3,079	12.1
TOTAL LOANS OUTSTANDING	71,606	79,660	11.2	92,117	15.6
Unsecured Credit Card Loans	5,219	6,057	16.1	7,095	17.1
All Other Unsecured Loans	8,438	8,555	1.4	8,546	0.1-
New Vehicle Loans	16,286	16,901	3.8	18,149	7.4
Used Vehicle Loans	12,248	14,816	21.0	18,485	24.8
First Mortgage Real Estate Loans	15,823	18,314	15.7	22,021	20.2
Other Real Estate Loans	7,824	8,741	11.7	10,971	25.5
All Other Loans to Members	5,662	6,036	6.6	6,410	6.2
Other Loans	105	241	129.5	439	82.2
Allowance For Loan Losses	757	785	3.7	902	14.9
TOTAL INVESTMENTS	35,928	34,976	2.6-	37,678	7.7
U.S. Government Obligations	5,935	5,782	2.6-	4,677	19.1-
Federal Agency Securities	11,626	11,677	0.4	12,515	7.2
Mutual Fund & Common Trusts	905	840	7.2-	777	7.5-
Corporate Credit Unions	10,133	9,650	4.8-	11,588	20.1
Commercial Banks, S&Ls	4,698	4,420	5.9-	5,102	15.4
Credit Unions -Loans to, Deposits in	159	201	26.4	271	34.8
NCUSIF Capitalization Deposit	923	966	4.7	1,072	11.0
Other Investments	1,550	1,442	7.0-	1,677	16.3
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	1,680	1,832	9.0	2,088	14.0
Other Fixed Assets	493	540	9.5	637	18.0
Other Real Estate Owned	34	43	26.5	29	32.6-
Other Assets	1,140	1,183	3.8	1,348	13.9
TOTAL ASSETS	112,860	120,197	6.5	136,074	13.2
LIABILITIES					
Total Borrowings	226	311	37.6	416	33.8
Accrued Dividends/Interest Payable	245	245	0.0	272	11.0
Acct Payable and Other Liabilities	661	725	9.7	827	14.1
TOTAL LIABILITIES	1,132	1,281	13.2	1,516	18.3
EQUITY/SAVINGS					
TOTAL SAVINGS	99,838	105,744	5.9	119,359	12.9
Share Drafts	10,851	11,387	4.9	13,590	19.3
Regular Shares	45,517	46,236	1.6	48,905	5.8
Money Market Shares	9,418	10,668	13.3	13,264	24.3
Share Certificates/CDs	20,624	23,725	15.0	28,807	21.4
IRA/Keogh Accounts	11,734	12,008	2.3	12,833	6.9
All Other Shares and Member Deposits	1,614	1,572	2.6-	1,662	5.7
Non-Member Deposits	80	147	83.8	297	102.0
Regular Reserves	3,990	4,282	7.3	4,833	12.9
Investment Valuation Reserve	22	12	45.5-	13	8.3
Uninsured Secondary Capital	N/A	0*		2	100.0
Accum. Unrealized G/L on A-F-S	10	-24	340.0-	44	283.3-
Other Reserves	1,224	1,410	15.2	1,522	7.9
Undivided Earnings	6,644	7,493	12.8	8,785	17.2
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	11,891	13,172	10.8	15,199	15.4
TOTAL LIABILITIES/EQUITY/SAVINGS	112,860	120,197	6.5	136,074	13.2

* Amount Less than 1 Million

TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED STATE CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	4,358	4,240	2.7-	4,257	0.4
INCOME					
Interest on Loans	6,137	6,763	10.2	7,838	15.9
(Less) Interest Refund	10	12	20.0	15	25.0
Income from Investments	2,017	2,096	3.9	2,222	6.0
Income from Trading Securities	3	0*	100.0-	0*	0.0
Fee Income	593	670	13.0	806	20.3
Other Operating Income	191	221	15.7	274	24.0
TOTAL GROSS INCOME	8,932	9,737	9.0	11,125	14.3
EXPENSES					
Employee Compensation and Benefits	1,706	1,831	7.3	2,113	15.4
Travel and Conference Expense	57	61	7.0	75	23.0
Office Occupancy Expense	245	263	7.3	300	14.1
Office Operations Expense	774	850	9.8	976	14.8
Educational & Promotional Expense	114	128	12.3	151	18.0
Loan Servicing Expense	133	162	21.8	192	18.5
Professional and Outside Services	240	268	11.7	319	19.0
Provision for Loan Losses	267	391	46.4	546	39.6
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	76	73	3.9-	71	2.7-
Operating Fees	28	29	3.6	32	10.3
Miscellaneous Operating Expenses	130	142	9.2	159	12.0
TOTAL OPERATING EXPENSES	3,770	4,198	11.4	4,933	17.5
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	8-	-1	87.5	3	400.0-
Gain (Loss) on Disp of Fixed Assets	1	4	300.0	2	50.0-
Other Non-Oper Income (Expense)	11	2	81.8-	5	150.0
Income (Loss) Before Cost of Funds	5,166	5,544	7.3	6,202	11.9
COST OF FUNDS					
Interest on Borrowed Money	35	20	42.9-	35	75.0
Dividends on Shares	3,155	3,368	6.8	3,791	12.6
Interest on Deposits	735	858	16.7	995	16.0
NET INCOME BEFORE RESERVE TRANSFERS	1,241	1,298	4.6	1,381	6.4
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	307	347	13.0	392	13.0
Net Reserve Transfer	147	142	3.4-	137	3.5-
Net Income After Net Reserve Transfer	1,094	1,156	5.7	1,244	7.6
Additional (Voluntary) Reserve Transfers	149	157	5.4	200	27.4
Adjusted Net Income	945	999	5.7	1,044	4.5

* Amount Less than 1 Million

TABLE 3
SUPPLEMENTAL LOAN DATA
Federally Insured State Credit Unions
December 31, 1997

Number of Credit Unions on this Report: 4,257

NUMBER OF LOANS BY TYPE

Unsecured Credit Cards	4,987,296
Other Unsecured Loans	3,768,399
New Vehicle	1,680,734
Used Vehicle	2,585,534
1st Mortgage	370,036
Other Real Estate	571,770
All Other Member Loans	1,164,408
All Other Loans	50,130
Total Number of Loans	15,178,307

DELINQUENT LOANS OUTSTANDING

Number of Loans Delinquent 2-6 months	143,809
Amount of Loans Delinquent 2-6 months	623,069,852
Number of Loans Delinquent 6-12 months	47,086
Amount of Loans Delinquent 6-12 months	198,794,544
Number of Loans Delinquent 12 months or more	17,141
Amount of Loans Delinquent 12 months or more	72,545,811
Total Number of Delinquent Loans	208,036
Total Amount of Delinquent Loans	894,410,207

OTHER GENERAL LOAN INFORMATION

Total Loans Charged Off Year-to-Date	554,371,822
Total Recoveries on Charge-Offs	82,312,321
Total Number of Loans Purchased	2,918
Total Amount of Loans Purchased	136,501,593
Number of Loans to CU Officials	59,676
Amount of Loans to CU Officials	721,346,147
Total Number of Loans Granted Y-T-D	8,899,707
Total Amount of Loans Granted Y-T-D	50,309,571,280

REAL ESTATE LOANS OUTSTANDING

Number of 1st Mortgage Fixed Rate	233,922
Amount of 1st Mortgage Fixed Rate	13,026,966,894
Number of 1st Mortgage Adjustable Rate	136,114
Amount of 1st Mortgage Adjustable Rate	8,994,172,374
Number of Other R.E. Closed-End Fixed Rate	250,779
Amount of Other R.E. Closed-End Fixed Rate	4,507,568,764
Number of Other R.E. Closed-End Adj. Rate	27,140
Amount of Other R.E. Closed-End Adj. Rate	560,631,625
Number of Other R.E. Open-End Adj. Rate	276,622
Amount of Other R.E. Open-End Adj. Rate	5,486,192,196
Number of Other R.E. Not Included Above	17,229
Amount of Other R.E. Not Included Above	416,723,452

REAL ESTATE LOANS GRANTED YEAR-TO-DATE

Number of 1st Mortgage Fixed Rate	68,636
Amount of 1st Mortgage Fixed Rate	5,067,569,806
Number of 1st Mortgage Adjustable Rate	27,653
Amount of 1st Mortgage Adjustable Rate	2,323,384,190
Number of Other R.E. Closed-End Fixed Rate	100,952
Amount of Other R.E. Closed-End Fixed Rate	2,093,864,043
Number of Other R.E. Closed-End Adj. Rate	9,007
Amount of Other R.E. Closed-End Adj. Rate	193,327,911
Number of Other R.E. Open-End Adj. Rate	151,012
Amount of Other R.E. Open-End Adj. Rate	1,974,781,346
Number of Other R.E. Not Included Above	6,900
Number of Other R.E. Not Included Above	214,602,042

TABLE 3 CONTINUED
SUPPLEMENTAL LOAN DATA
Federally Insured State Credit Unions
December 31, 1997

Number of Credit Unions on this Report: 4,257

DELINQUENT REAL ESTATE LOANS OUTSTANDING

1st Mortgage Fixed Rate, 1-2 months	94,532,239
1st Mortgage Fixed Rate, 2-6 months	35,906,133
1st Mortgage Fixed Rate, 6-12 months	12,015,905
1st Mortgage Fixed Rate, 12 months or more	6,248,037
1st Mortgage Adjustable Rate, 1-2 months	95,045,113
1st Mortgage Adjustable Rate, 2-6 months	38,502,550
1st Mortgage Adjustable Rate, 6-12 months	11,029,394
1st Mortgage Adjustable Rate 12, months or more	3,232,640
Other Real Estate Fixed Rate, 1-2 months	29,067,616
Other Real Estate Fixed Rate, 2-6 months	13,259,837
Other Real Estate Fixed Rate, 6-12 months	5,010,120
Other Real Estate Fixed Rate, 12 months or more	1,893,423
Other Real Estate Adjustable Rate, 1-2 months	34,685,722
Other Real Estate Adjustable Rate, 2-6 months	13,615,186
Other Real Estate Adjustable Rate, 6-12 months	3,824,168
Other Real Estate Adjustable Rate 12, months or more	1,603,363

OTHER REAL ESTATE LOAN INFORMATION

1st Mortgage Loans Charged Off Y-T-D	7,892,779
1st Mortgage Loans Recovered Y-T-D	1,861,816
Other Real Estate Loans Charged Off Y-T-D	7,422,493
Other Real Estate Loans Recovered Y-T-D	1,164,253
Allowance for Real Estate Loan Losses	109,973,201
Amount of R.E. Loans Serving as Collateral for Member Business Loans	971,112,943
Amount of All First Mortgages Sold Y-T-D	1,632,693,672
Short-term Real Estate Loans (< 3 years)	14,593,394,275

MEMBER BUSINESS LOANS (MBL) OUTSTANDING

Number of Agricultural MBL	11,448
Amount of Agricultural MBL	317,812,917
Number of All Other MBL	24,755
Amount of All Other MBL	1,532,839,424

MEMBER BUSINESS LOANS GRANTED Y-T-D

Number of Agricultural MBL	8,808
Amount of Agricultural MBL	189,633,585
Number of All Other MBL	12,955
Amount of All Other MBL	726,219,844

DELINQUENT MEMBER BUSINESS LOANS

Agricultural, 1-2 months	3,386,704
Agricultural, 2-6 months	1,952,570
Agricultural, 6-12 months	1,876,537
Agricultural, 12 months or more	956,593
All Other MBL, 1-2 months	23,306,852
All Other MBL, 2-6 months	6,672,956
All Other MBL, 6-12 months	3,251,589
All Other MBL, 12 months or more	1,812,413

OTHER MEMBER BUSINESS LOAN INFORMATION

Agricultural MBL Charged Off Y-T-D	1,016,483
Agricultural MBL Recovered Y-T-D	69,692
All Other MBL Charged of Y-T-D	2,134,974
All Other MBL Recovered Y-T-D	482,354
Allowance for MBL Losses	31,911,916
Concentration of Credit for MBL	230,607,976
Construction or Development MBL	71,825,276

TABLE 4
SUPPLEMENTAL DATA-MISCELLANEOUS
Federally Insured State Credit Unions
December 31, 1997

Number of Credit Unions on this Report: 4,257

NUMBER OF SAVINGS ACCOUNTS BY TYPE

Share Draft Accounts	10,049,321
Regular Share Accounts	29,113,319
Money Market Share Accounts	1,044,337
Share Certificate Accounts	2,456,364
IRA/Keogh & Retirement Accounts	1,383,645
Other Shares and Deposit	1,624,989
Non-Member Deposits	18,094
Total Number of Savings Accounts	45,690,069

OFF-BALANCE SHEET ITEMS

Unused Commitments of:	
Revolving Open-End Lines Secured by Residential Properties	3,812,361,961
Credit Card Lines	13,616,990,502
Outstanding Letters of Credit	60,610,804
Commercial Real Estate, Construction, Land Development	87,105,292
Unsecured Share Draft Lines of Credit	1,965,909,656
Other Unused Commitments	1,902,973,170
Amount of Loans Sold/Swapped with Recourse Y-T-D	138,015,113
Outstanding Principal Balance of Loans Sold/Swapped with Recourse	31,372,046
Pending Bond Claims	7,480,919

NUMBER OF CUs DESCRIBING MOST RECENT AUDIT AS:

Supervisory Committee	1,538	League Audit Service	525
CPA Audit Without Opinion	610	Outside Accountant	355
CPA Opinion Audit	1,229		

NUMBER OF CUs DESCRIBING RECORD MAINTENANCE AS:

Manual System	196	CU Developed In-House	384
Vendor Supplied In-House	2,487	Other	63
Vendor On-Line Service Bur.	1,127		

INVESTMENT INFORMATION

Fair Value of Held to Maturity Investments	11,404,083,381
Repurchase Agreements	153,008,797
Reverse Repurchase Agreements Invested	4,330,874
Mortgage Derivatives Failing FFIEC HRST	27,700,025
Non-Mortgage Backed Derivatives	407,951,267
Mortgage Pass-through Securities	1,648,436,010
CMO/REMIC	994,059,688
Stripped Mortgage-Backed Securities	2,053,928
CMO/REMIC Residuals	100,000

TABLE 4 CONTINUED
SUPPLEMENTAL DATA-MISCELLANEOUS
Federally Insured State Credit Unions
December 31, 1997

Number of Credit Unions on this Report: 4,257

OTHER INFORMATION

Amount of Promissory Notes Issued to Non-members	56,115,180
Number Members Filing Chapter 7 Bankruptcy Y-T-D	72,742
Number Members Filing Chapter 13 Bankruptcy Y-T-D	23,125
Amount of Loans Subject to Bankruptcies	446,661,402
Number of Current Members	27,921,428
Number of Potential Members	131,629,155
Number of Occupational groups Added to FOM Y-T-D Thru SEP	0
Number of Members Added to FOM Y-T-D Thru SEP	0
Number of Potential Members Added to FOM Y-T-D Thru SEP	0
Number of Full Time Employees	58,606
Number of Part Time Employees	13,214

CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

Number of CUSOs	797		
Amount Invested in CUSOs	80,819,625		
Amount Loaned to CUSOs	22,695,788		
Credit Union Portion of Net Income(Loss) Resulting From CUSO	2,777,840		
Number of CUSOs Wholly Owned	135		
Predominant Service of CUSO:			
Mortgage Processing	61	Credit Cards	43
EDP Processing	93	Trust Services	2
Shared Branching	255	Item Processing	155
Insurance Services	48	Tax Preparation	0
Investment Services	66	Travel	3
Auto Buying, Leasing, Indirect Lending	72	Other	94

TABLE 5
SUPPLEMENTAL DATA
FEDERALLY INSURED STATE CREDIT UNIONS
DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS
BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL
December 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

Number of Credit Unions on this Report: 4,257

BORROWINGS	No. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 Yrs	Total
Promissory Notes	110	75	25	60	160
Reverse Repurchase Agreements	2	5	0*	0*	5
Other Notes and Interest Payable	144	167	36	27	229
Subordinated CDCU Debt	1	6	9	7	22
TOTAL BORROWINGS	254	253	69	94	416

SAVINGS	No. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 Yrs	Total
Share Drafts	2,550	13,590	N/A	N/A	13,590
Regular Shares	4,247	48,905	N/A	N/A	48,905
Money Market Shares	1,089	13,264	N/A	N/A	13,264
Share Certificates/CDS	2,729	20,645	7,086	1,076	28,807
IRA/KEOGH, Retirements	2,349	9,328	2,564	941	12,833
All Other Shares/Deposits	1,641	1,525	120	18	1,662
Non-Members Deposits	236	229	55	13	297
TOTAL SAVINGS	4,257	107,486	9,825	2,047	119,359

INVESTMENTS CLASSIFIED BY SFAS 115:	No. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 Yrs	Amount > 10 Yrs	Total
Held to Maturity	1,349	4,465	4,086	1,896	269	10,716
Available for Sale	1,194	4,010	2,978	1,702	251	8,942
Trading	17	27	N/A	N/A	N/A	27
Non-SFAS 115 Investments	4,257	13,879	2,498	392	1,225	17,994
TOTAL INVESTMENTS	4,257	22,381	9,562	3,990	1,746	37,678

* Amount less than 1 million

**TABLE 6
FEDERALLY INSURED STATE CREDIT UNIONS
INTEREST RATES BY TYPE OF LOAN**

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%						
5.0% To 6.0%	2	\$2,803,401	1	\$71,964	6	\$22,478,357
6.0% To 7.0%	2	\$1,566,837	6	\$1,969,979	172	\$1,504,790,791
7.0% To 8.0%	6	\$927,545	4	\$1,010,703	1,443	\$8,004,584,031
8.0% To 9.0%	11	\$10,607,414	29	\$10,480,477	1,838	\$7,541,043,298
9.0% To 10.0%	45	\$353,274,211	79	\$103,844,741	371	\$958,289,625
10.0% To 11.0%	95	\$344,554,719	202	\$774,454,229	90	\$98,591,636
11.0% To 12.0%	251	\$1,058,679,475	277	\$689,138,955	16	\$6,755,820
12.0% To 13.0%	615	\$2,176,660,608	888	\$1,973,822,716	37	\$4,549,179
13.0% To 14.0%	557	\$1,775,977,382	677	\$2,006,120,366	2	\$640,240
14.0% To 15.0%	334	\$1,081,124,159	642	\$1,166,033,431	2	\$53,203
15.0% To 16.0%	132	\$198,267,006	703	\$1,190,765,437	3	\$703,008
16.0% Or More	68	\$85,524,468	455	\$624,947,754	3	\$4,369,760
Not Reporting Or Zero ..	2,139	\$5,183,105	294	\$3,489,673	274	\$2,320,161
Total	4,257	\$7,095,150,330	4,257	\$8,546,150,425	4,257	\$18,149,169,109
Average Rate	13.2%		13.6%		8.2%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%			2	\$65,667		
5.0% To 6.0%			2	\$14,177,258	2	\$5,110,195
6.0% To 7.0%	20	\$358,343,582	75	\$5,223,340,788	17	\$104,462,392
7.0% To 8.0%	302	\$2,974,169,645	696	\$11,377,133,470	149	\$984,678,401
8.0% To 9.0%	1,251	\$8,399,367,585	661	\$3,943,591,458	805	\$4,444,310,200
9.0% To 10.0%	1,282	\$4,731,166,236	290	\$1,044,376,100	831	\$3,839,623,449
10.0% To 11.0%	653	\$1,502,952,261	144	\$383,301,260	395	\$1,478,015,879
11.0% To 12.0%	209	\$323,702,742	30	\$21,013,653	65	\$73,229,320
12.0% To 13.0%	213	\$114,466,174	53	\$6,486,245	42	\$32,455,787
13.0% To 14.0%	42	\$47,186,407	8	\$180,822	4	\$297,466
14.0% To 15.0%	21	\$11,117,317	2	\$105,279	7	\$92,142
15.0% To 16.0%	35	\$8,625,481	4	\$45,200	2	\$1,702,320
16.0% Or More	7	\$9,923,367	3	\$17,354		
Not Reporting Or Zero ..	222	\$3,897,415	2,287	\$7,304,714	1,938	\$7,138,486
Total	4,257	\$18,484,918,212	4,257	\$22,021,139,268	4,257	\$10,971,116,037
Average Rate	9.4%		8.4%		9.2%	

Interest Rate Category	Other Member Loans		Other Loans	
	Number	Amount	Number	Amount
.01% To 5.0%	9	\$5,697,105		
5.0% To 6.0%	131	\$118,284,749	9	\$1,716,491
6.0% To 7.0%	376	\$159,859,848	17	\$4,000,105
7.0% To 8.0%	427	\$350,894,079	54	\$34,310,224
8.0% To 9.0%	593	\$1,510,420,276	100	\$107,513,354
9.0% To 10.0%	574	\$1,356,197,274	81	\$74,068,847
10.0% To 11.0%	579	\$1,134,508,225	53	\$13,480,644
11.0% To 12.0%	223	\$399,765,987	18	\$92,696,650
12.0% To 13.0%	423	\$620,774,477	34	\$27,450,680
13.0% To 14.0%	134	\$188,945,538	13	\$10,196,869
14.0% To 15.0%	103	\$262,185,546	5	\$2,514,502
15.0% To 16.0%	115	\$121,773,328	11	\$4,470,692
16.0% Or More	37	\$74,430,298	4	\$740,200
Not Reporting Or Zero ..	533	\$106,457,247	3,858	\$65,886,547
Total	4,257	\$6,410,193,977	4,257	\$439,045,805
Average Rate	9.6%		9.5%	

**TABLE 7
FEDERALLY INSURED STATE CREDIT UNIONS
DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT**

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%						
1.0% To 2.0%	532	\$4,058,914,262	40	\$350,494,514		
2.0% To 3.0%	899	\$5,294,544,779	1,078	\$11,000,907,352	66	\$528,903,883
3.0% To 4.0%	170	\$1,694,909,619	1,947	\$21,574,478,984	507	\$4,630,242,692
4.0% To 5.0%	21	\$105,277,957	757	\$8,653,406,223	426	\$5,747,393,719
5.0% To 6.0%	4	\$963,668	313	\$6,306,722,594	84	\$2,325,081,242
6.0% To 7.0%			61	\$925,160,814	2	\$26,290,442
7.0% Or More			19	\$49,792,714	1	\$1,978,416
Not Reporting Or Zero ..	2,631	\$2,435,572,061	42	\$43,926,447	3,171	\$4,511,344
Total	4,257	\$13,590,182,346	4,257	\$48,904,889,642	4,257	\$13,264,401,738
Average Rate	2.1%		3.5%		3.9%	

Dividend Rate Category	Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%						
1.0% To 2.0%					4	\$873,395
2.0% To 3.0%	3	\$2,723,848	67	\$161,797,272	21	\$5,835,074
3.0% To 4.0%	26	\$17,825,027	339	\$1,973,183,058	34	\$8,282,861
4.0% To 5.0%	180	\$691,768,902	617	\$2,494,103,208	14	\$12,093,375
5.0% To 6.0%	2,185	\$25,543,366,093	1,062	\$6,107,258,706	68	\$148,747,937
6.0% To 7.0%	291	\$2,482,235,801	246	\$2,062,027,885	62	\$93,248,919
7.0% Or More	7	\$15,469,122	9	\$31,202,138	2	\$400,000
Not Reporting Or Zero ..	1,565	\$53,907,595	1,917	\$3,148,899	4,052	\$27,366,944
Total	4,257	\$28,807,296,388	4,257	\$12,832,721,166	4,257	\$296,848,505
Average Rate	5.5%		4.8%		4.9%	

TABLE 8
Selected Ratios and Averages by Asset Size
Federally Insured State Credit Unions
12/31/97

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000	Greater Than \$50,000,000
CAPITAL ADEQUACY:					
Capital to Total Assets	11.83	16.71	13.88	12.69	11.41
Net Capital (Est.) to Total Assets	11.16	15.27	13.04	12.00	10.77
Delinquent Loans to Capital	5.55	13.16	8.00	6.54	4.95
Solvency Evaluation (Est.)	112.72	118.24	115.14	113.77	112.23
Classified Assets (Est.) to Capital	5.69	8.64	6.04	5.50	5.67
ASSET QUALITY:					
Delinquent Loans to Total Loans	0.97	3.30	1.66	1.22	0.83
Net Charge-Offs to Average Loans	0.55	0.68	0.49	0.51	0.56
Fair Value H-T-M to Book Value H-T-M	106.43	143.61	116.55	103.10	106.59
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	0.50	-0.01	-0.50	1.21	0.43
Delinquent Loans to Assets	0.66	2.20	1.11	0.83	0.57
EARNINGS:					
Return on Average Assets	1.08	0.74	1.01	0.97	1.12
Gross Income to Average Assets	8.68	8.18	8.48	8.67	8.71
Cost of Funds to Average Assets	3.76	3.07	3.34	3.47	3.88
Net Margin to Average Assets	4.92	5.11	5.14	5.20	4.83
Operating Expenses to Average Assets	3.42	3.91	3.81	3.88	3.27
Provision for Loan Losses to Average Assets	0.43	0.46	0.33	0.36	0.45
Net Interest Margin to Average Assets	4.09	4.85	4.59	4.41	3.95
Operating Expenses to Gross Income	39.43	47.82	44.91	44.73	37.52
Fixed Assets and Oreos to Total Assets	2.02	0.38	1.28	2.25	2.04
Net Operating Expenses to Average Assets	2.79	3.76	3.39	3.27	2.61
ASSET/LIABILITY MANAGEMENT:					
Net Long-Term Assets to Total Assets	20.38	3.49	10.10	18.39	21.81
Regular Shares to Savings and Borrowings	40.83	87.23	66.14	47.28	36.97
Total Loans to Total Savings	77.18	79.70	77.74	78.04	76.89
Total Loans to Total Assets	67.70	66.73	66.97	67.98	67.68
Cash Plus Short-Term Investments to Assets	18.71	30.68	25.34	20.81	17.57
Total Savings and Borrowings to Earning Assets	92.28	87.32	89.90	91.87	92.61
Borrowings to Total Savings and Capital	0.31	0.36	0.15	0.14	0.36
Estimated Loan Maturity in Months	25.25	17.01	19.96	23.05	26.75
PRODUCTIVITY:					
Members to Potential Members	21.21	28.79	20.88	18.78	22.16
Borrowers to Members	54.36	34.07	41.60	49.61	58.39
Members to Full-Time Employees	428	284	498	455	417
Average Savings Per Member	4,275	1,622	2,595	3,384	4,903
Average Loan Balance	6,069	3,795	4,850	5,323	6,457
Salary & Benefits to Full-Time Employees	32,400	10,335	27,773	31,353	34,169
AS A PERCENTAGE OF TOTAL GROSS INCOME:					
Interest on Loans (Net of Interest Refunds)	70.32	77.58	73.53	72.03	69.54
Income From Investments	19.97	18.99	19.75	18.81	20.31
Income Form Trading Securities	0.00	0.03	0.00	0.00	0.00
Fee Income	7.24	1.84	5.00	7.04	7.52
Other Operating Income	2.46	1.57	1.72	2.11	2.62
AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:					
Employee Compensation and Benefits	42.83	41.19	44.95	43.13	42.58
Travel and Conference	1.52	1.22	1.44	1.74	1.46
Office Occupancy	6.08	4.09	4.84	5.91	6.26
Office Operations	19.80	16.05	17.65	19.35	20.17
Educational and Promotional	3.06	1.00	1.63	2.80	3.29
Loan Servicing	3.89	1.62	2.83	3.80	4.04
Professional and Outside Services	6.46	5.12	7.67	8.71	5.69
Provision for Loan Losses	11.07	10.42	8.08	8.56	12.10
Member Insurance	1.43	10.44	5.11	2.12	0.79
Operating Fees	0.64	2.88	1.52	0.85	0.48
Miscellaneous Operating Expenses	3.22	5.96	4.28	3.03	3.15

Table 9
Consolidated Balance Sheet
Federally Insured State Credit Unions
Peer Group 1: Asset Size Less Than \$2,000,000
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	1,307	1,219	6.7-	1,131	7.2-
Cash	46	44	4.3-	42	4.5-
TOTAL LOANS OUTSTANDING	764	716	6.3-	650	9.2-
Unsecured Credit Card Loans	6	6	0.0	11	83.3
All Other Unsecured Loans	161	148	8.1-	131	11.5-
New Vehicle Loans	228	210	7.9-	182	13.3-
Used Vehicle Loans	234	230	1.7-	227	1.3-
First Mortgage Real Estate Loans	14	12	14.3-	11	8.3-
Other Real Estate Loans	14	10	28.6-	9	10.0-
All Other Loans to Members	105	95	9.5-	73	23.2-
Other Loans	3	5	66.7	6	20.0
Allowance For Loan Losses	16	15	6.3-	14	6.7-
TOTAL INVESTMENTS	312	305	2.2-	288	5.6-
U.S. Government Obligations	9	7	22.2-	4	42.9-
Federal Agency Securities	4	3	25.0-	2	33.3-
Mutual Fund & Common Trusts	9	10	11.1	8	20.0-
Corporate Credit Unions	163	166	1.8	161	3.0-
Commercial Banks, S&Ls	104	100	3.8-	96	4.0-
Credit Unions -Loans to, Deposits in	8	9	12.5	6	33.3-
NCUSIF Capitalization Deposit	10	9	10.0-	8	11.1-
Other Investments	4	2	50.0-	3	50.0
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	2	1	50.0-	1	0.0
Other Fixed Assets	3	3	0.0	2	33.3-
Other Real Estate Owned	0*	0*	0.0	0*	0.0
Other Assets	6	5	16.7-	4	20.0-
TOTAL ASSETS	1,116	1,059	5.1-	975	7.9-
LIABILITIES					
Total Borrowings	3	2	33.3-	3	50.0
Accrued Dividends/Interest Payable	5	5	0.0	4	20.0-
Acct Payable and Other Liabilities	3	3	0.0	3	0.0
TOTAL LIABILITIES	12	10	16.7-	10	0.0
EQUITY/SAVINGS					
TOTAL SAVINGS	952	897	5.8-	816	9.0-
Share Drafts	13	13	0.0	10	23.1-
Regular Shares	842	783	7.0-	715	8.7-
Money Market Shares	5	3	40.0-	4	33.3
Share Certificates/CDs	53	59	11.3	57	3.4-
IRA/Keogh Accounts	24	20	16.7-	18	10.0-
All Other Shares and Member Deposits	12	12	0.0	8	33.3-
Non-Member Deposits	4	7	75.0	5	28.6-
Regular Reserves	58	56	3.4-	53	5.4-
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	0.0	0*	0.0
Other Reserves	9	10	11.1	9	10.0-
Undivided Earnings	86	87	1.2	87	0.0
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	153	153	0.0	149	2.6-
TOTAL LIABILITIES/EQUITY/SAVINGS	1,116	1,059	5.1-	975	7.9-

* Amount Less than 1 Million

Table 10
Consolidated Balance Sheet
Federally Insured State Credit Unions
Peer Group 2: Asset Size \$2,000,000 to \$10,000,000
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	1,507	1,453	3.6-	1,448	0.3-
Cash	253	226	10.7-	218	3.5-
TOTAL LOANS OUTSTANDING	4,924	4,847	1.6-	4,939	1.9
Unsecured Credit Card Loans	130	146	12.3	177	21.2
All Other Unsecured Loans	815	768	5.8-	726	5.5-
New Vehicle Loans	1,614	1,517	6.0-	1,465	3.4-
Used Vehicle Loans	1,227	1,312	6.9	1,432	9.1
First Mortgage Real Estate Loans	330	315	4.5-	324	2.9
Other Real Estate Loans	276	260	5.8-	307	18.1
All Other Loans to Members	521	517	0.8-	477	7.7-
Other Loans	10	12	20.0	30	150.0
Allowance For Loan Losses	65	61	6.2-	62	1.6
TOTAL INVESTMENTS	2,214	2,149	2.9-	2,140	0.4-
U.S. Government Obligations	159	134	15.7-	114	14.9-
Federal Agency Securities	134	109	18.7-	85	22.0-
Mutual Fund & Common Trusts	34	32	5.9-	30	6.3-
Corporate Credit Unions	1,021	1,010	1.1-	1,034	2.4
Commercial Banks, S&Ls	742	735	0.9-	755	2.7
Credit Unions -Loans to, Deposits in	28	44	57.1	30	31.8-
NCUSIF Capitalization Deposit	66	61	7.6-	61	0.0
Other Investments	29	24	17.2-	30	25.0
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	61	61	0.0	64	4.9
Other Fixed Assets	27	28	3.7	29	3.6
Other Real Estate Owned	1	0*	100.0-	1	100.0
Other Assets	45	42	6.7-	45	7.1
TOTAL ASSETS	7,460	7,293	2.2-	7,375	1.1
LIABILITIES					
Total Borrowings	11	9	18.2-	10	11.1
Accrued Dividends/Interest Payable	22	20	9.1-	20	0.0
Acct Payable and Other Liabilities	27	27	0.0	29	7.4
TOTAL LIABILITIES	59	57	3.4-	59	3.5
EQUITY/SAVINGS					
TOTAL SAVINGS	6,508	6,317	2.9-	6,353	0.6
Share Drafts	397	380	4.3-	404	6.3
Regular Shares	4,456	4,253	4.6-	4,210	1.0-
Money Market Shares	187	202	8.0	178	11.9-
Share Certificates/CDs	857	923	7.7	1,023	10.8
IRA/Keogh Accounts	465	428	8.0-	398	7.0-
All Other Shares and Member Deposits	135	118	12.6-	121	2.5
Non-Member Deposits	11	12	9.1	20	66.7
Regular Reserves	310	311	0.3	321	3.2
Investment Valuation Reserve	1	0*	100.0-	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	0.0	0*	0.0
Other Reserves	88	90	2.3	83	7.8-
Undivided Earnings	494	519	5.1	558	7.5
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	892	919	3.0	962	4.7
TOTAL LIABILITIES/EQUITY/SAVINGS	7,460	7,293	2.2-	7,375	1.1

* Amount Less than 1 Million

Table 11
Consolidated Balance Sheet
Federally Insured State Credit Unions
Peer Group 3: Asset Size \$10,000,000 to \$50,000,000
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	1,083	1,081	0.2-	1,135	5.0
Cash	742	665	10.4-	682	2.6
TOTAL LOANS OUTSTANDING	16,106	16,609	3.1	17,812	7.2
Unsecured Credit Card Loans	954	1,040	9.0	1,184	13.8
All Other Unsecured Loans	1,944	1,897	2.4-	1,796	5.3-
New Vehicle Loans	4,065	3,980	2.1-	3,945	0.9-
Used Vehicle Loans	3,330	3,788	13.8	4,357	15.0
First Mortgage Real Estate Loans	2,684	2,682	0.1-	2,932	9.3
Other Real Estate Loans	1,525	1,589	4.2	1,885	18.6
All Other Loans to Members	1,560	1,566	0.4	1,642	4.9
Other Loans	44	66	50.0	72	9.1
Allowance For Loan Losses	183	172	6.0-	181	5.2
TOTAL INVESTMENTS	7,149	6,763	5.4-	7,072	4.6
U.S. Government Obligations	675	574	15.0-	469	18.3-
Federal Agency Securities	1,213	1,142	5.9-	1,085	5.0-
Mutual Fund & Common Trusts	98	81	17.3-	68	16.0-
Corporate Credit Unions	2,839	2,670	6.0-	2,948	10.4
Commercial Banks, S&Ls	1,778	1,796	1.0	1,955	8.9
Credit Unions -Loans to, Deposits in	67	78	16.4	109	39.7
NCUSIF Capitalization Deposit	208	203	2.4-	213	4.9
Other Investments	272	221	18.8-	225	1.8
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	398	419	5.3	455	8.6
Other Fixed Assets	109	117	7.3	127	8.5
Other Real Estate Owned	9	6	33.3-	7	16.7
Other Assets	202	196	3.0-	227	15.8
TOTAL ASSETS	24,530	24,604	0.3	26,202	6.5
LIABILITIES					
Total Borrowings	39	48	23.1	35	27.1-
Accrued Dividends/Interest Payable	57	57	0.0	61	7.0
Acct Payable and Other Liabilities	118	124	5.1	135	8.9
TOTAL LIABILITIES	213	229	7.5	231	0.9
EQUITY/SAVINGS					
TOTAL SAVINGS	21,624	21,524	0.5-	22,825	6.0
Share Drafts	2,175	2,106	3.2-	2,358	12.0
Regular Shares	11,026	10,710	2.9-	10,809	0.9
Money Market Shares	1,548	1,557	0.6	1,743	11.9
Share Certificates/CDs	4,222	4,581	8.5	5,266	15.0
IRA/Keogh Accounts	2,250	2,192	2.6-	2,166	1.2-
All Other Shares and Member Deposits	390	348	10.8-	410	17.8
Non-Member Deposits	12	30	150.0	74	146.7
Regular Reserves	935	971	3.9	1,045	7.6
Investment Valuation Reserve	3	2	33.3-	2	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	3	0*	100.0-	10	100.0
Other Reserves	345	348	0.9	367	5.5
Undivided Earnings	1,406	1,530	8.8	1,720	12.4
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	2,693	2,851	5.9	3,145	10.3
TOTAL LIABILITIES/EQUITY/SAVINGS	24,530	24,604	0.3	26,202	6.5

* Amount Less than 1 Million

Table 12
Consolidated Balance Sheet
Federally Insured State Credit Unions
Peer Group 4: Asset Size Greater Than \$50,000,000
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	461	487	5.6	543	11.5
Cash	1,696	1,812	6.8	2,136	17.9
TOTAL LOANS OUTSTANDING	49,812	57,489	15.4	68,715	19.5
Unsecured Credit Card Loans	4,129	4,865	17.8	5,723	17.6
All Other Unsecured Loans	5,517	5,741	4.1	5,893	2.6
New Vehicle Loans	10,380	11,193	7.8	12,558	12.2
Used Vehicle Loans	7,457	9,486	27.2	12,469	31.4
First Mortgage Real Estate Loans	12,795	15,305	19.6	18,754	22.5
Other Real Estate Loans	6,010	6,882	14.5	8,770	27.4
All Other Loans to Members	3,477	3,859	11.0	4,218	9.3
Other Loans	47	157	234.0	331	110.8
Allowance For Loan Losses	492	536	8.9	646	20.5
TOTAL INVESTMENTS	26,253	25,759	1.9-	28,177	9.4
U.S. Government Obligations	5,091	5,067	0.5-	4,089	19.3-
Federal Agency Securities	10,275	10,423	1.4	11,342	8.8
Mutual Fund & Common Trusts	763	718	5.9-	671	6.5-
Corporate Credit Unions	6,110	5,804	5.0-	7,446	28.3
Commercial Banks, S&Ls	2,074	1,789	13.7-	2,295	28.3
Credit Unions -Loans to, Deposits in	56	70	25.0	126	80.0
NCUSIF Capitalization Deposit	638	693	8.6	790	14.0
Other Investments	1,245	1,194	4.1-	1,418	18.8
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	1,220	1,350	10.7	1,568	16.1
Other Fixed Assets	354	392	10.7	477	21.7
Other Real Estate Owned	24	35	45.8	21	40.0-
Other Assets	887	940	6.0	1,073	14.1
TOTAL ASSETS	79,755	87,241	9.4	101,522	16.4
LIABILITIES					
Total Borrowings	173	251	45.1	368	46.6
Accrued Dividends/Interest Payable	161	164	1.9	187	14.0
Acct Payable and Other Liabilities	513	571	11.3	660	15.6
TOTAL LIABILITIES	847	986	16.4	1,215	23.2
EQUITY/SAVINGS					
TOTAL SAVINGS	70,755	77,006	8.8	89,364	16.0
Share Drafts	8,267	8,888	7.5	10,819	21.7
Regular Shares	29,193	30,490	4.4	33,172	8.8
Money Market Shares	7,679	8,905	16.0	11,339	27.3
Share Certificates/CDs	15,492	18,162	17.2	22,461	23.7
IRA/Keogh Accounts	8,995	9,369	4.2	10,251	9.4
All Other Shares and Member Deposits	1,077	1,093	1.5	1,124	2.8
Non-Member Deposits	52	99	90.4	198	100.0
Regular Reserves	2,687	2,944	9.6	3,414	16.0
Investment Valuation Reserve	18	9	50.0-	11	22.2
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	6	-23	483.3-	35	252.2-
Other Reserves	783	963	23.0	1,063	10.4
Undivided Earnings	4,658	5,356	15.0	6,420	19.9
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	8,152	9,249	13.5	10,943	18.3
TOTAL LIABILITIES/EQUITY/SAVINGS	79,755	87,241	9.4	101,522	16.4

* Amount Less than 1 Million

Table 13
Consolidated Income and Expense Statement
Federally Insured State Credit Unions
Peer Group 1: Asset Size Less Than \$2,000,000
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	1,307	1,219	6.7-	1,131	7.2-
INCOME					
Interest on Loans	74	71	4.1-	65	8.5-
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	18	17	5.6-	16	5.9-
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	2	2	0.0	2	0.0
Other Operating Income	2	2	0.0	1	50.0-
TOTAL GROSS INCOME	96	91	5.2-	83	8.8-
EXPENSES					
Employee Compensation and Benefits	20	20	0.0	18	10.0-
Travel and Conference Expense	1	0*	100.0-	0*	0.0
Office Occupancy Expense	2	2	0.0	2	0.0
Office Operations Expense	8	7	12.5-	7	0.0
Educational & Promotional Expense	0*	0*	0.0	0*	0.0
Loan Servicing Expense	1	0*	100.0-	0*	0.0
Professional and Outside Services	3	2	33.3-	2	0.0
Provision for Loan Losses	4	4	0.0	5	25.0
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	6	5	16.7-	5	0.0
Operating Fees	1	1	0.0	1	0.0
Miscellaneous Operating Expenses	3	3	0.0	3	0.0
TOTAL OPERATING EXPENSES	48	47	2.1-	44	6.4-
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	48	44	8.3-	39	11.4-
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
Dividends on Shares	34	33	2.9-	30	9.1-
Interest on Deposits	1	1	0.0	1	0.0
NET INCOME BEFORE RESERVE TRANSFERS	12	10	16.7-	8	20.0-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	1	1	0.0	1	0.0
Net Reserve Transfer	1	0*	100.0-	0*	0.0
Net Income After Net Reserve Transfer	11	9	18.2-	7	22.2-
Additional (Voluntary) Reserve Transfers	3	1	66.7-	1	0.0
Adjusted Net Income	9	8	11.1-	6	25.0-

* Amount Less than 1 Million

Table 14
Consolidated Income and Expense Statement
Federally Insured State Credit Unions
Peer Group 2: Asset Size \$2,000,000 to \$10,000,000
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	1,507	1,453	3.6-	1,448	0.3-
INCOME					
Interest on Loans	452	450	0.4-	459	2.0
(Less) Interest Refund	1	1	0.0	1	0.0
Income from Investments	130	124	4.6-	123	0.8-
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	29	29	0.0	31	6.9
Other Operating Income	11	11	0.0	11	0.0
TOTAL GROSS INCOME	621	613	1.3-	622	1.5
EXPENSES					
Employee Compensation and Benefits	133	132	0.8-	137	3.8
Travel and Conference Expense	4	4	0.0	4	0.0
Office Occupancy Expense	14	14	0.0	15	7.1
Office Operations Expense	52	51	1.9-	54	5.9
Educational & Promotional Expense	5	5	0.0	5	0.0
Loan Servicing Expense	7	8	14.3	9	12.5
Professional and Outside Services	23	23	0.0	23	0.0
Provision for Loan Losses	18	22	22.2	25	13.6
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	18	17	5.6-	16	5.9-
Operating Fees	5	5	0.0	5	0.0
Miscellaneous Operating Expenses	13	12	7.7-	13	8.3
TOTAL OPERATING EXPENSES	291	293	0.7	304	3.8
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	1-	0*	100.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	1	0*	100.0-	0*	0.0
Income (Loss) Before Cost of Funds	330	320	3.0-	319	0.3-
COST OF FUNDS					
Interest on Borrowed Money	2	0*	100.0-	0*	0.0
Dividends on Shares	220	218	0.9-	222	1.8
Interest on Deposits	23	24	4.3	22	8.3-
NET INCOME BEFORE RESERVE TRANSFERS	85	77	9.4-	74	3.9-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	13	11	15.4-	12	9.1
Net Reserve Transfer	8	6	25.0-	5	16.7-
Net Income After Net Reserve Transfer	77	71	7.8-	68	4.2-
Additional (Voluntary) Reserve Transfers	15	11	26.7-	12	9.1
Adjusted Net Income	62	60	3.2-	56	6.7-

* Amount Less than 1 Million

Table 15
Consolidated Income and Expense Statement
Federally Insured State Credit Unions
Peer Group 3: Asset Size \$10,000,000 to \$50,000,000
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	1,083	1,081	0.2-	1,135	5.0
INCOME					
Interest on Loans	1,419	1,471	3.7	1,588	8.0
(Less) Interest Refund	2	2	0.0	2	0.0
Income from Investments	414	404	2.4-	414	2.5
Income from Trading Securities	1	0*	100.0-	0*	0.0
Fee Income	132	140	6.1	155	10.7
Other Operating Income	43	43	0.0	47	9.3
TOTAL GROSS INCOME	2,006	2,056	2.5	2,202	7.1
EXPENSES					
Employee Compensation and Benefits	419	427	1.9	464	8.7
Travel and Conference Expense	16	17	6.3	19	11.8
Office Occupancy Expense	57	57	0.0	64	12.3
Office Operations Expense	183	190	3.8	208	9.5
Educational & Promotional Expense	26	28	7.7	30	7.1
Loan Servicing Expense	32	36	12.5	41	13.9
Professional and Outside Services	82	86	4.9	94	9.3
Provision for Loan Losses	49	66	34.7	92	39.4
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	26	24	7.7-	23	4.2-
Operating Fees	8	9	12.5	9	0.0
Miscellaneous Operating Expenses	32	32	0.0	33	3.1
TOTAL OPERATING EXPENSES	930	971	4.4	1,077	10.9
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	3-	0*	100.0	1	100.0
Gain (Loss) on Disp of Fixed Assets	0*	2	100.0	0*	100.0-
Other Non-Oper Income (Expense)	4	1	75.0-	1	0.0
Income (Loss) Before Cost of Funds	1,077	1,088	1.0	1,128	3.7
COST OF FUNDS					
Interest on Borrowed Money	6	3	50.0-	3	0.0
Dividends on Shares	657	667	1.5	710	6.4
Interest on Deposits	141	157	11.3	168	7.0
NET INCOME BEFORE RESERVE TRANSFERS	273	261	4.4-	247	5.4-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	56	52	7.1-	53	1.9
Net Reserve Transfer	33	27	18.2-	23	14.8-
Net Income After Net Reserve Transfer	240	234	2.5-	223	4.7-
Additional (Voluntary) Reserve Transfers	46	41	10.9-	40	2.4-
Adjusted Net Income	194	192	1.0-	183	4.7-

* Amount Less than 1 Million

Table 16
Consolidated Income and Expense Statement
Federally Insured State Credit Unions
Peer Group 4: Asset Size Greater Than \$50,000,000
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	461	487	5.6	543	11.5
INCOME					
Interest on Loans	4,191	4,770	13.8	5,726	20.0
(Less) Interest Refund	6	9	50.0	11	22.2
Income from Investments	1,455	1,551	6.6	1,669	7.6
Income from Trading Securities	2	0*	100.0-	0*	0.0
Fee Income	431	499	15.8	618	23.8
Other Operating Income	136	166	22.1	215	29.5
TOTAL GROSS INCOME	6,210	6,978	12.4	8,218	17.8
EXPENSES					
Employee Compensation and Benefits	1,134	1,252	10.4	1,494	19.3
Travel and Conference Expense	36	40	11.1	51	27.5
Office Occupancy Expense	173	189	9.2	220	16.4
Office Operations Expense	532	601	13.0	707	17.6
Educational & Promotional Expense	83	95	14.5	115	21.1
Loan Servicing Expense	92	117	27.2	142	21.4
Professional and Outside Services	132	157	18.9	199	26.8
Provision for Loan Losses	196	300	53.1	425	41.7
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	27	27	0.0	28	3.7
Operating Fees	13	14	7.7	17	21.4
Miscellaneous Operating Expenses	81	95	17.3	111	16.8
TOTAL OPERATING EXPENSES	2,500	2,887	15.5	3,507	21.5
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	4-	0*	100.0	2	100.0
Gain (Loss) on Disp of Fixed Assets	1	2	100.0	1	50.0-
Other Non-Oper Income (Expense)	5	0*	100.0-	3	100.0
Income (Loss) Before Cost of Funds	3,712	4,092	10.2	4,716	15.2
COST OF FUNDS					
Interest on Borrowed Money	26	16	38.5-	31	93.8
Dividends on Shares	2,244	2,450	9.2	2,829	15.5
Interest on Deposits	570	677	18.8	803	18.6
NET INCOME BEFORE RESERVE TRANSFERS	871	950	9.1	1,053	10.8
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	236	283	19.9	326	15.2
Net Reserve Transfer	105	108	2.9	108	0.0
Net Income After Net Reserve Transfer	766	841	9.8	945	12.4
Additional (Voluntary) Reserve Transfers	85	103	21.2	146	41.7
Adjusted Net Income	681	739	8.5	798	8.0

* Amount Less than 1 Million

**TABLE 17
FEDERALLY INSURED STATE CREDIT UNIONS
NEGATIVE INCOME, AND CAMEL RATING DATA**

Negative Net Income Data as of December 31

Year	Total Number of Credit Unions	Number Experiencing Losses	Percent of Total	Negative Earnings (in thousands)
1993	4,622	185	4.00	-4,293
1994	4,493	203	4.54	-11,615
1995	4,358	210	4.80	-10,024
1996	4,240	218	5.14	-11,506
1997	4,257	270	6.34	-23,052

Losses By Assets Size as of December 31, 1997

Assets Size	Number of Credit Unions	Assets	Negative Earnings	Reserves and Undivided Earnings
Less Than 2 Million	129	90,963,649	-1,910,806	12,398,316
2 Million To 10 Million	75	364,158,072	-3,323,868	36,492,212
10 Million To 50 Million	54	1,268,504,536	-9,776,643	121,701,284
50 Million And Over	12	1,345,886,608	-8,040,577	118,578,690
Total	270	3,069,512,865	-23,051,894	289,170,502

Number of Credit Unions By Camel Rating as of December 31*

Year	Camel 1	Camel 2	Camel 3	Camel 4	Camel 5	Total
1993	441	2,791	1,257	132	1	4,622
1994	527	2,746	1,124	94	2	4,493
1995	575	2,704	993	84	2	4,358
1996	785	2,562	793	91	7	4,240
1997	888	2,494	754	114	7	4,257

Camel Rating 4 and 5 as of December 31

Year	Number of Credit Unions	% of Total Credit Unions	Shares	% of Total Shares
1993	133	2.87	977,212,715	1.04
1994	96	2.13	674,791,306	0.71
1995	86	1.97	711,003,097	0.71
1996	98	2.31	764,645,831	0.72
1997	121	2.84	1,428,427,272	1.20

The total number of credit unions by **CAMEL** rating as of December 31, may not reconcile to the total number of credit unions reporting for December 31. Some newly chartered credit unions may not yet have been examined and assigned a **CAMEL** rating.

Table 18
The 100 Largest Federally Insured State Credit Unions
December 31, 1997

<u>Current Rank</u>	<u>Name of Credit Union</u>	<u>Rank 1 Year Ago</u>	<u>City</u>	<u>State</u>	<u>Year Chartered</u>	<u>Assets</u>
1	STATE EMPLOYEES'	1	RALEIGH	NC	1937	4,876,082,191
2	BOEING EMPLOYEES	2	SEATTLE	WA	1935	2,461,640,165
3	UNITED AIRLINES	3	ARLINGTON HTS	IL	1935	2,305,517,104
4	THE GOLDEN 1	4	SACRAMENTO	CA	1933	2,031,197,584
5	PATELCO	5	SAN FRANCISCO	CA	1936	1,305,271,024
6	AMERICA FIRST	6	OGDEN	UT	1939	1,253,638,321
7	DELTA EMPLOYEES	9	ATLANTA	GA	1940	1,189,902,073
8	PENNSYLVANIA STATE	8	HARRISBURG	PA	1933	1,155,145,640
9	WESCOM	7	PASADENA	CA	1934	1,144,380,593
10	ATLANTA POSTAL	11	ATLANTA	GA	1991	886,760,899
11	STATE EMPLOYEES CU OF	10	BALTIMORE	MD	1951	834,105,973
12	SAN DIEGO COUNTY	13	SAN DIEGO	CA	1938	813,262,999
13	PORTLAND TEACHERS	15	PORTLAND	OR	1932	791,653,856
14	TEXINS	14	RICHARDSON	TX	1953	778,386,576
15	TEACHERS	12	SOUTH BEND	IN	1931	775,367,481
16	PROVIDENT CENTRAL	16	REDWOOD CITY	CA	1950	642,570,375
17	EASTMAN	19	KINGSPORT	TN	1934	630,565,934
18	MEMBERS AMERICA	17	KANSAS CITY	MO	1940	628,320,715
19	MUNICIPAL	21	NEW YORK	NY	1917	612,387,092
20	GEORGIA TELCO	20	ATLANTA	GA	1991	607,975,372
21	DALLAS TEACHERS	22	DALLAS	TX	1931	602,598,805
22	MOUNTAIN AMERICA	24	SALT LAKE CTY	UT	1936	602,592,351
23	SPACE COAST	18	MELBOURNE	FL	1951	596,267,808
24	WASHINGTON STATE	23	OLYMPIA	WA	1957	568,451,430
25	THE CALIFORNIA	25	LOS ANGELES	CA	1933	559,372,055
26	EDUCATIONAL EMPLOYEES	28	FRESNO	CA	1934	538,358,180
27	COMMUNITY CREDIT UNION	34	PLANO	TX	1952	529,781,899
28	APCO EMPLOYEES	29	BIRMINGHAM	AL	1953	529,158,409
29	GOVT. EMPL. CREDIT UNION	27	EL PASO	TX	1932	527,005,894
30	NEWPORT NEWS	26	NEWPORT NEWS	VA	1928	520,683,144
31	BROCKTON	30	BROCKTON	MA	1917	511,511,984
32	DOW CHEMICAL EMPLOYEES'	32	MIDLAND	MI	1937	499,697,859
33	TEXAS DOW EMPLOYEES	33	LAKE JACKSON	TX	1954	495,454,060
34	WRIGHT-PATT	31	FAIRBORN	OH	1932	480,221,147
35	VIRGINIA CREDIT UNION, INC.,	36	RICHMOND	VA	1928	477,076,822
36	CONNECTICUT STATE	39	HARTFORD	CT	1946	473,536,610
37	AMERICAN ELECTRONICS	41	SUNNYVALE	CA	1979	468,523,902
38	FIRST COMMUNITY	38	ELLISVILLE	MO	1934	465,852,571
39	MUNICIPAL EMPL.CREDIT	35	BALTIMORE	MD	1936	465,091,829
40	ASSOCIATED & FEDERAL	46	ATLANTA	GA	1930	457,275,331
41	CREDIT UNION ONE	37	FERNDALE	MI	1938	451,708,779
42	FIRST TECHNOLOGY	***	BEAVERTON	OR	1952	442,577,479
43	PHILADELPHIA TELCO	40	TREVOSE	PA	1939	442,323,804
44	INDIANA MEMBERS	***	INDIANAPOLIS	IN	1956	435,916,548
45	JOHN DEERE COMMUNITY	43	WATERLOO	IA	1934	434,070,069
46	BAXTER	42	DEERFIELD	IL	1980	421,308,376
47	CREDIT UNION CENTRAL	44	CENTRAL FALLS	RI	1915	417,775,841
48	MELROSE	45	WOODSIDE	NY	1922	411,102,038
49	MOTOROLA EMPL. CREDIT	47	SCOTTSDALE	AZ	1952	391,356,431
50	ARIZONA STATE SAVINGS &	49	PHOENIX	AZ	1972	377,762,039

Table 18
The 100 Largest Federally Insured State Credit Unions
December 31, 1997
(CONTINUED)

<u>Current Rank</u>	<u>Name of Credit Union</u>	<u>Rank 1 Year Ago</u>	<u>City</u>	<u>State</u>	<u>Year Chartered</u>	<u>Assets</u>
51	HARBORSTONE	50	MCCHORD AFB	WA	1955	373,721,814
52	OREGON TELCO	48	PORTLAND	OR	1937	369,906,453
53	ANHEUSER-BUSCH	51	ST. LOUIS	MO	1939	356,301,047
54	TELEPHONE WORKERS'	52	BOSTON	MA	1917	354,818,939
55	TULSA TEACHERS	54	TULSA	OK	1934	348,359,726
56	STATE EMPLOYEES	53	LANSING	MI	1952	348,278,401
57	COLORADO STATE	55	DENVER	CO	1934	347,617,709
58	INDIANA TELCO	***	INDIANAPOLIS	IN	1941	341,756,198
59	ROYAL	62	EAU CLAIRE	WI	1964	338,381,309
60	COMMONWEALTH	58	FRANKFORT	KY	1951	335,970,130
61	CENTRA	***	COLUMBUS	IN	1940	326,550,770
62	REDWOOD	66	SANTA ROSA	CA	1950	325,673,049
63	DETROIT EDISON	56	DETROIT	MI	1944	323,958,298
64	JEANNE D'ARC	60	LOWELL	MA	1911	320,497,411
65	UNIVERSITY OF WISCONSIN	61	MADISON	WI	1931	318,600,305
66	UTILITIES EMPLOYEES	59	SINKING SPRING	PA	1934	315,937,749
67	POINT BREEZE	63	HUNT VALLEY	MD	1935	315,031,335
68	ST. ANNE'S OF FALL RIVER	75	FALL RIVER	MA	1936	304,047,701
69	SAN DIEGO TEACHERS	64	SAN DIEGO	CA	1929	303,319,946
70	PAWTUCKET	67	PAWTUCKET	RI	1962	302,655,868
71	1ST UNITED SERVICES	57	HAYWARD	CA	1932	302,344,616
72	ST. MARY'S BANK	70	MANCHESTER	NH	1909	299,215,617
73	EDUCATIONAL COMMUNITY	76	JACKSONVILLE	FL	1961	297,638,418
74	METROPOLITAN	65	CHELSEA	MA	1926	294,469,198
75	ARROWHEAD CENTRAL	77	SAN	CA	1949	294,436,062
76	NORTHERN MASS.	71	LOWELL	MA	1922	290,536,507
77	SEVEN SEVENTEEN	69	WARREN	OH	1957	288,972,536
78	SPOKANE TEACHERS	72	SPOKANE	WA	0	288,028,432
79	WORKERS'	68	FITCHBURG	MA	1914	287,444,500
80	RAINIER PACIFIC, A	78	TACOMA	WA	1932	285,773,565
81	GREAT LAKES	85	GREAT LAKES	IL	1938	281,818,252
82	SELCO	74	EUGENE	OR	1936	280,841,131
83	KNOXVILLE TVA EMPLOYEES	73	KNOXVILLE	TN	1934	280,366,933
84	UNIVERSITY & STATE EMP OF	81	SAN DIEGO	CA	1936	279,918,610
85	LANDMARK	88	WAUKESHA	WI	1933	279,876,438
86	EDUCATORS	90	RACINE	WI	1937	277,968,146
87	MEMPHIS AREA TEACHERS'	79	MEMPHIS	TN	1957	273,680,975
88	I. H. MISSISSIPPI VALLEY	82	ROCK ISLAND	IL	1936	269,069,432
89	GESA	***	RICHLAND	WA	1953	266,987,301
90	U-LANE-O	96	EUGENE	OR	1981	264,996,300
91	COAST CENTRAL	87	EUREKA	CA	1974	263,789,383
92	SAN ANTONIO TEACHERS	91	SAN ANTONIO	TX	1932	262,757,798
93	CORPORATE AMERICA	***	ELGIN	IL	1976	262,634,128
94	MACOMB SCHOOLS AND	83	CLINTON TWP.	MI	1954	262,374,140
95	DETROIT TEACHERS	80	DETROIT	MI	1926	261,555,447
96	COMMUNICATIONS FAMILY	84	SAGINAW	MI	1937	260,286,094
97	EDUCATIONAL EMPLOYEES	86	BRIDGETON	MO	1957	258,659,662
98	DENVER PUBLIC SCHOOL	102	DENVER	CO	1934	256,814,778
99	TWIN COUNTY	***	OLYMPIA	WA	1938	251,508,349
100	COLUMBIA COMMUNITY	103	VANCOUVER	WA	1952	250,605,794

**CREDIT UNION TABLES
BY STATE**

TABLE A
CORPORATE CREDIT UNION DATA
December 31, 1997

Charter	Name and Address	ST	Assets	Total Capital	% Share Growth	No. of Members
65991	ALABAMA CORPORATE DAETWYLER, DAVID A P.O. BOX 10324 BIRMINGHAM, AL 35202 (205) 731-9100	AL	385,229,044	10,210,378	43.96	196
65170	CORPORATE CU OF ARIZONA PRITTS, PETE W 3611 N. BLACK CANYON HIGHWAY PHOENIX, AZ 85015 (602) 240-6573	AZ	493,888,133	39,000,969	112.05	68
19693	WESTERN CORPORATE JOHNSON, RICHARD M 924 OVERLAND COURT SAN DIMAS, CA 91773-1750 (909) 394-6300	CA	9,488,859,593	453,912,652	1.35	928
68182	SYSTEM UNITED CORPORATE DAVIS, STEVE P.O. BOX 1227 ARVADA, CO 80001-1227 (303) 427-4222	CO	689,617,467	65,751,131	18.22	278
65351	CONSTITUTION STATE CORP. CU. INC NOCERA, ROBERT S P.O. BOX 5024 WALLINGFORD, CT 06492-7524 (203) 697-6000	CT	726,608,793	30,350,926	3.10	214
22328	SOUTHEAST CORPORATE TAYLOR, JAMES A P. O. BOX 3008 TALLAHASSEE, FL 32315-3008 (904) 576-8900	FL	1,550,338,242	50,667,945	43.37	480
60237	GEORGIA CENTRAL PRETER, DAVID A 2400 PLEASANT HILL RD, ST. 300 DULUTH, GA 30136 (770) 476-9704	GA	741,840,593	60,737,972	64.74	235

TABLE A
CORPORATE CREDIT UNION DATA
December 31, 1997

Charter	Name and Address	ST	Assets	Total Capital	% Share Growth	No. of Members
23230	PACIFIC CORPORATE OYOFUKU, THOMAS 2200 KAMEHAMEHA HIGHWAY HONOLULU, HI 96819-2308 (808) 842-6173	HI	228,936,184	32,904,417	-5.23	111
65216	IOWA LEAGUE CORPORATE CENTRIA KUEHL, TOM P.O. BOX 8388 DES MOINES, IA 50301 (515) 266-9999	IA	262,816,618	10,910,140	9.25	210
68039	IDAHO CORPORATE JAWORSKI, ROBERT A P.O. BOX 5486 BOISE, ID 83705 (208) 343-4571	ID	119,709,176	12,831,135	1.74	79
22253	MID-STATES CORPORATE FINN, DON P.O. BOX 3107 NAPERVILLE, IL 60566-7107 (630) 983-3400	IL	1,674,089,854	56,981,936	36.32	636
22583	INDIANA CORPORATE TOLEN, STEVE P.O. BOX 80239 INDIANAPOLIS, IN 46280-0239 (317) 578-5999	IN	785,527,021	88,632,947	-0.42	271
67932	KANSAS CORPORATE EISENHAUER, LARRY D 8410 WEST KELLOGG WICHITA, KS 67209-1896 (316) 721-4251	KS	229,395,094	6,152,555	13.80	151
23884	KENTUCKY CORPORATE CARNES, JOANNE 3615 NEWBURG RD. LOUISVILLE, KY 40218-3399 (502) 459-6110	KY	212,572,370	24,976,232	-0.78	143

TABLE A
CORPORATE CREDIT UNION DATA
December 31, 1997

Charter	Name and Address	ST	Assets	Total Capital	% Share Growth	No. of Members
67259	LOUISIANA CORPORATE ADDISON, DAVID E P. O. BOX 8235 METAIRIE, LA 70011 (504) 838-8250	LA	72,286,116	2,997,613	0.41	183
23254	EASTERN CORPORATE SANSONE, JANE M P.O. BOX 2366 WOBURN,, MA 01888 (617) 933-9950	MA	712,845,562	21,031,713	17.99	281
67807	CENTRAL CREDIT UNION FUND, INC NURSE, DEBORAH G 15 MIDSTATE DRIVE, SUITE 215 AUBURN, MA 01501-1856 (508) 832-0080	MA	154,708,738	6,486,375	15.39	181
22230	TRICORP ROY, STEPHEN A P. O. BOX 1429 PORTLAND, ME 04104 (207) 761-0774	ME	245,584,156	10,383,610	25.38	166
68060	CENTRAL CORPORATE HELBER, RICHARD W P.O. BOX 5092 SOUTHFIELD, MI 48086-5092 (248) 351-2100	MI	1,596,428,387	54,521,970	7.87	532
66192	MINNESOTA CORPORATE CU LAMBERT, LEWIS C P.O. BOX 75688 ST. PAUL, MN 55175-0688 (612) 858-8008	MN	384,082,071	26,617,470	22.93	203
85500*	MISSOURI CORPORATE CREDIT UN DEGROODT, DENNIS J 2055 CRAIGSHIRE DRIVE ST. LOUIS, MO 63146-4009 (314) 542-0555	MO	597,357,573	21,083,233	12.41	195

TABLE A
CORPORATE CREDIT UNION DATA
December 31, 1997

Charter	Name and Address	ST	Assets	Total Capital	% Share Growth	No. of Members
85752*	TREASURE STATE CORPORATE CU WHITE, MYRTLE A 1236 HELENA AVENUE HELENA, MT 59601-2998 (406) 442-9081	MT	123,103,287	12,450,630	-2.93	100
65653	FIRST CAROLINA CORPORATE BREHMER, DAVID W P.O. BOX 49379 GREENSBORO, NC 27419-1379 (910) 299-6286	NC	683,293,630	68,419,018	10.51	290
95103*	NORTH DAKOTA CENTRAL WOLF, DOUGLAS C P.O. BOX 7250 BISMARCK, ND 58502-7250 (701) 258-5760	ND	113,038,486	8,814,946	18.50	76
22474	NEBRASKA CORPORATE CENTRAL KEIM, MIKE L P.O. BOX 3727 OMAHA, NE 68103-0727 (402) 333-9567	NE	98,985,498	10,680,501	4.72	91
23325	LICU CORPORATE DEANGELO, BARBARA A 24 MCKINLEY AVENUE ENDICOTT, NY 13760 (607) 754-9783	NY	5,093,860	1,200,308	0.70	28
22671	EMPIRE CORPORATE HERBST, JOSEPH P P.O. BOX 15021 ALBANY, NY 12212-5021 (518) 869-0941	NY	2,052,707,957	73,904,996	60.36	1,069
66297	CORPORATE ONE KAMPEN, DAN P.O. BOX 2770 COLUMBUS, OH 43216-2770 (614) 486-6751	OH	1,043,609,859	30,198,875	37.01	604

TABLE A
CORPORATE CREDIT UNION DATA
December 31, 1997

Charter	Name and Address	ST	Assets	Total Capital	% Share Growth	No. of Members
64435	NORTHWEST CORPORATE GARNER, KATHY L P.O. BOX 1900 BEAVERTON, OR 97075-1900 (503) 350-2200	OR	454,556,712	43,486,256	41.18	164
22331	MID-ATLANTIC CORPORATE FOX, EDWARD J 940 EAST PARK DRIVE HARRISBURG, PA 17111-2882 (717) 561-8700	PA	1,569,108,297	132,687,630	22.61	1,260
23226	SOUTH DAKOTA CORPORATE BLADES, CYNTHIA POST OFFICE BOX 0 SIOUX FALLS, SD 57101-1910 (605) 336-0212	SD	49,647,458	2,584,858	3.22	64
68054	VOLUNTEER CORPORATE FAHNESTOCK, ADAM B ONE MARYLAND FARMS SUITE 320 BRENTWOOD, TN 37027 (615) 377-0444	TN	460,942,660	49,417,917	9.81	253
22140	SOUTHWEST CORPORATE FRANCIS, LEE 7920 BELT LINE ROAD DALLAS, TX 75240 (972) 861-3000	TX	3,167,404,894	129,353,203	8.48	1,207
67099	CORPORATE CENTRAL CU OF UTAH UT BARNES, WAYNE F P.O. BOX 3983 SALT LAKE CITY, UT 84110-3983 (801) 364-0221	UT	271,798,017	8,812,439	31.86	164
22311	VIRGINIA LEAGUE COPORATE MILES, DAVID P.O. BOX 11469 LYNCHBURG, VA 24506 (800) 768-4455	VA	572,891,526	60,679,438	16.14	263

TABLE A
CORPORATE CREDIT UNION DATA
December 31, 1997

Charter	Name and Address	ST	Assets	Total Capital	% Share Growth	No. of Members
68045	WASHINGTON CORPORATE CENTR WA BOSTER, THOMAS L 16040 CHRISTENSEN RD, SUITE 105 TUKWILA, WA 98188-2917 (206) 439-2300	WA	229,728,418	4,799,675	17.89	198
95658*	WISCONSIN CORPORATE CENTRAL WI SCHROEDER, MARK G P. O. BOX 469 HALES CORNER, WI 53130-0469 (414) 425-5555	WI	714,102,803	68,209,694	-0.86	437
67854	WEST VIRGINIA CORPORATE C. U. WV THOMAS, CHARLES E BOX 143-A, ROUTE 5 PARKERSBURG, WV 26101-9570 (304) 485-4563	WV	134,983,722	4,529,160	28.57	137
Subtotal			33,097,717,869	#####	12.83%	12,146
67680	U. S. CENTRAL CREDIT UNION KAMPEN, DAN 7300 COLLEGE BLVD., SUITE 600 OVERLAND PARK, KS 66210 (913) 661-3800	KS	18,206,547,670	973,508,525	14.89	69

(*) Credit Unions Not Federally Insured

ALABAMA
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	197	197	0.0	196	0.5-
Cash	149	144	3.4-	147	2.1
TOTAL LOANS OUTSTANDING	3,350	3,620	8.1	3,765	4.0
Unsecured Credit Card Loans	188	208	10.6	230	10.6
All Other Unsecured Loans	483	509	5.4	483	5.1-
New Vehicle Loans	913	938	2.7	904	3.6-
Used Vehicle Loans	680	798	17.4	883	10.7
First Mortgage Real Estate Loans	547	615	12.4	691	12.4
Other Real Estate Loans	265	280	5.7	297	6.1
All Other Loans to Members	269	269	0.0	267	0.7-
Other Loans	5	3	40.0-	9	200.0
Allowance For Loan Losses	35	36	2.9	37	2.8
TOTAL INVESTMENTS	1,702	1,709	0.4	1,771	3.6
U.S. Government Obligations	108	82	24.1-	60	26.8-
Federal Agency Securities	831	881	6.0	874	0.8-
Mutual Fund & Common Trusts	193	189	2.1-	193	2.1
Corporate Credit Unions	293	296	1.0	365	23.3
Commercial Banks, S&Ls	209	197	5.7-	210	6.6
Credit Unions -Loans to, Deposits in	5	6	20.0	7	16.7
NCUSIF Capitalization Deposit	43	46	7.0	46	0.0
Other Investments	20	12	40.0-	15	25.0
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	76	81	6.6	82	1.2
Other Fixed Assets	31	26	16.1-	24	7.7-
Other Real Estate Owned	4	0*	100.0-	0*	0.0
Other Assets	33	45	36.4	48	6.7
TOTAL ASSETS	5,310	5,589	5.3	5,800	3.8
LIABILITIES					
Total Borrowings	3	6	100.0	10	66.7
Accrued Dividends/Interest Payable	16	14	12.5-	15	7.1
Acct Payable and Other Liabilities	26	26	0.0	24	7.7-
TOTAL LIABILITIES	45	45	0.0	49	8.9
EQUITY/SAVINGS					
TOTAL SAVINGS	4,716	4,932	4.6	5,088	3.2
Share Drafts	471	483	2.5	543	12.4
Regular Shares	2,171	2,209	1.8	2,179	1.4-
Money Market Shares	408	435	6.6	432	0.7-
Share Certificates/CDs	1,106	1,212	9.6	1,308	7.9
IRA/Keogh Accounts	524	560	6.9	578	3.2
All Other Shares and Member Deposits	34	26	23.5-	38	46.2
Non-Member Deposits	3	6	100.0	10	66.7
Regular Reserves	194	214	10.3	230	7.5
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	7-	-9	28.6-	-5	44.4-
Other Reserves	96	120	25.0	102	15.0-
Undivided Earnings	267	287	7.5	335	16.7
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	550	612	11.3	662	8.2
TOTAL LIABILITIES/EQUITY/SAVINGS	5,310	5,589	5.3	5,800	3.8

* Amount Less than 1 Million

ALABAMA
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	197	197	0.0	196	0.5-
INCOME					
Interest on Loans	297	322	8.4	332	3.1
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	93	98	5.4	102	4.1
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	26	29	11.5	31	6.9
Other Operating Income	11	12	9.1	13	8.3
TOTAL GROSS INCOME	427	461	8.0	477	3.5
EXPENSES					
Employee Compensation and Benefits	78	83	6.4	87	4.8
Travel and Conference Expense	2	3	50.0	3	0.0
Office Occupancy Expense	9	10	11.1	10	0.0
Office Operations Expense	33	37	12.1	39	5.4
Educational & Promotional Expense	3	4	33.3	4	0.0
Loan Servicing Expense	6	7	16.7	8	14.3
Professional and Outside Services	13	14	7.7	15	7.1
Provision for Loan Losses	11	19	72.7	23	21.1
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	5	5	0.0	5	0.0
Operating Fees	1	1	0.0	1	0.0
Miscellaneous Operating Expenses	5	6	20.0	5	16.7-
TOTAL OPERATING EXPENSES	168	189	12.5	200	5.8
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	1	0*	100.0-	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	260	273	5.0	278	1.8
COST OF FUNDS					
Interest on Borrowed Money	1	1	0.0	5	400.0
Dividends on Shares	153	166	8.5	173	4.2
Interest on Deposits	42	42	0.0	40	4.8-
NET INCOME BEFORE RESERVE TRANSFERS	64	63	1.6-	59	6.3-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	12	18	50.0	19	5.6
Net Reserve Transfer	7	8	14.3	8	0.0
Net Income After Net Reserve Transfer	57	55	3.5-	51	7.3-
Additional (Voluntary) Reserve Transfers	4	12	200.0	16	33.3
Adjusted Net Income	53	43	18.9-	35	18.6-

* Amount Less than 1 Million

ALASKA

**CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS**

(DOLLAR AMOUNTS IN MILLIONS)

ASSETS		Dec-96	% CHG		% CHG
Number of Credit Unions		14	12.5-		7.1-
Cash		64	1.5-		21.9-
TOTAL LOANS OUTSTANDING		1,035		1,196	
Unsecured Credit Card Loans	82		12.2		8.7
	81	87	7.4	88	
New Vehicle Loans	172		12.8		16.5
	178	232	30.3	295	
First Mortgage Real Estate Loans	73		49.3		3.7-
Other Real Estate Loans		79		113	
All Other Loans to Members	168		16.1		12.3
	39	47	20.5	50	
Allowance For Loan Losses	13		0.0		7.7
	1,235	1,158		1,084	6.4-
	61	75	23.0	29	61.3-
Federal Agency Securities	482	488	1.2	467	
Mutual Fund & Common Trusts	11		18.2-	0*	
Corporate Credit Unions	69		36.2-	59	34.1
Commercial Banks, S&Ls	30	25	16.7-	24	4.0-
Credit Unions -Loans to, Deposits in	2	0*	100.0-	0*	
NCUSIF Capitalization Deposit	15		6.7		6.3
	563	501		488	2.6-
	N/A	N/A			N/A
Land and Building		45		50	
Other Fixed Assets	11		18.2		0.0
	2	2	0.0	2	
Other Assets	22		140.9		26.4
	2,236	2,358	5.5	2,447	
LIABILITIES					
Total Borrowings		433		380	12.2-
	2	3	50.0	3	
Acct Payable and Other Liabilities	17		23.5		4.8-
TOTAL LIABILITIES		457		403	11.8-
TOTAL SAVINGS	1,689		3.7		7.1
	269	311	15.6	334	
Regular Shares	631		1.4		6.7
	301	266		260	2.3-
	266	327	22.9	389	
IRA/Keogh Accounts	193		3.6-	185	
All Other Shares and Member Deposits	14		28.6-	11	10.0
Non-Member Deposits	16	11	31.3-	14	27.3
Regular Reserves		45		53	
Investment Valuation Reserve	0*		0.0		0.0
	N/A	0*			0.0
	0*	-2		0*	
Other Reserves	0*		0.0		0.0
	96	107	11.5	115	
Net Income	0*		0.0		0.0
	132	150	13.6	167	
TOTAL LIABILITIES/EQUITY/SAVINGS	2,236		5.5		3.8

ALASKA
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	16	14	12.5-	13	7.1-
INCOME					
Interest on Loans	79	89	12.7	102	14.6
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	46	43	6.5-	39	9.3-
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	19	22	15.8	16	27.3-
Other Operating Income	4	3	25.0-	10	233.3
TOTAL GROSS INCOME	148	158	6.8	168	6.3
EXPENSES					
Employee Compensation and Benefits	38	41	7.9	45	9.8
Travel and Conference Expense	1	0*	100.0-	0*	0.0
Office Occupancy Expense	6	6	0.0	7	16.7
Office Operations Expense	19	19	0.0	21	10.5
Educational & Promotional Expense	2	2	0.0	1	50.0-
Loan Servicing Expense	2	2	0.0	2	0.0
Professional and Outside Services	2	2	0.0	2	0.0
Provision for Loan Losses	2	4	100.0	7	75.0
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	0*	0*	0.0	0*	0.0
Operating Fees	0*	0*	0.0	0*	0.0
Miscellaneous Operating Expenses	1	0*	100.0-	0*	0.0
TOTAL OPERATING EXPENSES	71	78	9.9	87	11.5
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	2	100.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	78	80	2.6	83	3.8
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
Dividends on Shares	60	60	0.0	66	10.0
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	18	19	5.6	17	10.5-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	5	12	140.0	8	33.3-
Net Reserve Transfer	3	8	166.7	3	62.5-
Net Income After Net Reserve Transfer	15	12	20.0-	14	16.7
Additional (Voluntary) Reserve Transfers	0*	0*	0.0	5	100.0
Adjusted Net Income	14	12	14.3-	9	25.0-

* Amount Less than 1 Million

ARIZONA
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	74	71	4.1-	70	1.4-
Cash	78	88	12.9	110	25.0
TOTAL LOANS OUTSTANDING	2,835	3,127	10.3	3,391	8.4
Unsecured Credit Card Loans	252	281	11.5	311	10.7
All Other Unsecured Loans	307	298	2.9-	281	5.7-
New Vehicle Loans	881	931	5.7	994	6.8
Used Vehicle Loans	702	786	12.0	908	15.5
First Mortgage Real Estate Loans	270	305	13.0	321	5.2
Other Real Estate Loans	241	300	24.5	392	30.7
All Other Loans to Members	178	223	25.3	173	22.4-
Other Loans	3	3	0.0	11	266.7
Allowance For Loan Losses	33	32	3.0-	34	6.3
TOTAL INVESTMENTS	1,112	1,122	0.9	1,341	19.5
U.S. Government Obligations	157	201	28.0	140	30.3-
Federal Agency Securities	391	428	9.5	523	22.2
Mutual Fund & Common Trusts	49	52	6.1	54	3.8
Corporate Credit Unions	371	275	25.9-	388	41.1
Commercial Banks, S&Ls	101	113	11.9	123	8.8
Credit Unions -Loans to, Deposits in	1	2	100.0	2	0.0
NCUSIF Capitalization Deposit	33	36	9.1	39	8.3
Other Investments	9	16	77.8	73	356.3
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	51	63	23.5	75	19.0
Other Fixed Assets	19	22	15.8	28	27.3
Other Real Estate Owned	0*	0*	0.0	0*	0.0
Other Assets	50	55	10.0	59	7.3
TOTAL ASSETS	4,112	4,446	8.1	4,971	11.8
LIABILITIES					
Total Borrowings	2	12	500.0	64	433.3
Accrued Dividends/Interest Payable	7	6	14.3-	6	0.0
Acct Payable and Other Liabilities	24	24	0.0	31	29.2
TOTAL LIABILITIES	34	41	20.6	101	146.3
EQUITY/SAVINGS					
TOTAL SAVINGS	3,686	3,952	7.2	4,355	10.2
Share Drafts	551	578	4.9	653	13.0
Regular Shares	1,534	1,551	1.1	1,562	0.7
Money Market Shares	469	586	24.9	733	25.1
Share Certificates/CDs	643	738	14.8	900	22.0
IRA/Keogh Accounts	455	462	1.5	463	0.2
All Other Shares and Member Deposits	28	35	25.0	41	17.1
Non-Member Deposits	5	2	60.0-	4	100.0
Regular Reserves	110	127	15.5	143	12.6
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	1-	0*	100.0	0*	0.0
Other Reserves	59	68	15.3	72	5.9
Undivided Earnings	224	259	15.6	297	14.7
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	393	452	15.0	514	13.7
TOTAL LIABILITIES/EQUITY/SAVINGS	4,112	4,446	8.1	4,971	11.8

* Amount Less than 1 Million

ARIZONA
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	74	71	4.1-	70	1.4-
INCOME					
Interest on Loans	237	268	13.1	295	10.1
(Less) Interest Refund	0*	1	100.0	3	200.0
Income from Investments	62	66	6.5	75	13.6
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	24	29	20.8	35	20.7
Other Operating Income	9	12	33.3	14	16.7
TOTAL GROSS INCOME	331	374	13.0	416	11.2
EXPENSES					
Employee Compensation and Benefits	69	76	10.1	85	11.8
Travel and Conference Expense	2	2	0.0	2	0.0
Office Occupancy Expense	9	10	11.1	11	10.0
Office Operations Expense	35	40	14.3	44	10.0
Educational & Promotional Expense	4	5	25.0	6	20.0
Loan Servicing Expense	7	9	28.6	10	11.1
Professional and Outside Services	10	11	10.0	12	9.1
Provision for Loan Losses	11	14	27.3	21	50.0
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	1	1	0.0	1	0.0
Operating Fees	1	0*	100.0-	0*	0.0
Miscellaneous Operating Expenses	3	4	33.3	4	0.0
TOTAL OPERATING EXPENSES	153	172	12.4	198	15.1
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	178	202	13.5	219	8.4
COST OF FUNDS					
Interest on Borrowed Money	1	0*	100.0-	2	100.0
Dividends on Shares	114	129	13.2	148	14.7
Interest on Deposits	11	14	27.3	5	64.3-
NET INCOME BEFORE RESERVE TRANSFERS	52	59	13.5	63	6.8
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	19	17	10.5-	19	11.8
Net Reserve Transfer	11	7	36.4-	5	28.6-
Net Income After Net Reserve Transfer	40	52	30.0	58	11.5
Additional (Voluntary) Reserve Transfers	11	7	36.4-	13	85.7
Adjusted Net Income	29	45	55.2	45	0.0

* Amount Less than 1 Million

ARKANSAS
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	91	88	3.3-	86	2.3-
Cash	16	14	12.6-	16	14.3
TOTAL LOANS OUTSTANDING	606	636	5.0	661	3.9
Unsecured Credit Card Loans	29	33	13.8	45	36.4
All Other Unsecured Loans	81	83	2.5	66	20.5-
New Vehicle Loans	223	227	1.8	228	0.4
Used Vehicle Loans	130	148	13.8	164	10.8
First Mortgage Real Estate Loans	73	77	5.5	82	6.5
Other Real Estate Loans	4	5	25.0	8	60.0
All Other Loans to Members	67	62	7.5-	68	9.7
Other Loans	0*	1	100.0	0*	100.0-
Allowance For Loan Losses	5	5	0.0	5	0.0
TOTAL INVESTMENTS	217	244	12.4	271	11.1
U.S. Government Obligations	29	21	27.6-	27	28.6
Federal Agency Securities	7	32	357.1	38	18.8
Mutual Fund & Common Trusts	7	7	0.0	7	0.0
Corporate Credit Unions	50	53	6.0	67	26.4
Commercial Banks, S&Ls	111	116	4.5	119	2.6
Credit Unions -Loans to, Deposits in	5	6	20.0	6	0.0
NCUSIF Capitalization Deposit	7	7	0.0	8	14.3
Other Investments	1	0*	100.0-	0*	0.0
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	11	12	9.1	13	8.3
Other Fixed Assets	4	4	0.0	4	0.0
Other Real Estate Owned	0*	0*	0.0	0*	0.0
Other Assets	5	8	60.0	10	25.0
TOTAL ASSETS	854	912	6.8	970	6.4
LIABILITIES					
Total Borrowings	0*	0*	0.0	0*	0.0
Accrued Dividends/Interest Payable	3	3	0.0	3	0.0
Acct Payable and Other Liabilities	2	3	50.0	4	33.3
TOTAL LIABILITIES	5	6	20.0	7	16.7
EQUITY/SAVINGS					
TOTAL SAVINGS	739	785	6.2	829	5.6
Share Drafts	37	40	8.1	40	0.0
Regular Shares	358	355	0.8-	362	2.0
Money Market Shares	65	78	20.0	90	15.4
Share Certificates/CDs	177	204	15.3	226	10.8
IRA/Keogh Accounts	86	90	4.7	93	3.3
All Other Shares and Member Deposits	15	17	13.3	17	0.0
Non-Member Deposits	1	1	0.0	0*	100.0-
Regular Reserves	28	32	14.3	35	9.4
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	0.0	0*	0.0
Other Reserves	28	39	39.3	34	12.8-
Undivided Earnings	53	50	5.7-	64	28.0
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	109	121	11.0	134	10.7
TOTAL LIABILITIES/EQUITY/SAVINGS	854	912	6.8	970	6.4

* Amount Less than 1 Million

ARKANSAS
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	91	88	3.3-	86	2.3-
INCOME					
Interest on Loans	51	56	9.8	58	3.6
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	12	14	16.7	16	14.3
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	3	3	0.0	4	33.3
Other Operating Income	2	2	0.0	2	0.0
TOTAL GROSS INCOME	68	75	10.3	80	6.7
EXPENSES					
Employee Compensation and Benefits	12	13	8.3	14	7.7
Travel and Conference Expense	0*	0*	0.0	0*	0.0
Office Occupancy Expense	1	1	0.0	1	0.0
Office Operations Expense	5	6	20.0	6	0.0
Educational & Promotional Expense	1	0*	100.0-	1	100.0
Loan Servicing Expense	1	0*	100.0-	0*	0.0
Professional and Outside Services	2	3	50.0	3	0.0
Provision for Loan Losses	2	3	50.0	4	33.3
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	2	2	0.0	2	0.0
Operating Fees	0*	0*	0.0	0*	0.0
Miscellaneous Operating Expenses	1	0*	100.0-	0*	0.0
TOTAL OPERATING EXPENSES	27	30	11.1	32	6.7
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	42	45	7.1	48	6.7
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
Dividends on Shares	31	33	6.5	35	6.1
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	11	12	9.1	13	8.3
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	4	4	0.0	4	0.0
Net Reserve Transfer	2	2	0.0	1	50.0-
Net Income After Net Reserve Transfer	9	10	11.1	11	10.0
Additional (Voluntary) Reserve Transfers	1	0*	100.0-	1	100.0
Adjusted Net Income	8	9	12.5	10	11.1

* Amount Less than 1 Million

CALIFORNIA
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	754	724	4.0-	709	2.1-
Cash	774	778	0.5	845	8.6
TOTAL LOANS OUTSTANDING	26,795	29,055	8.4	31,521	8.5
Unsecured Credit Card Loans	2,672	2,996	12.1	3,143	4.9
All Other Unsecured Loans	2,798	2,831	1.2	2,680	5.3-
New Vehicle Loans	5,772	5,949	3.1	5,969	0.3
Used Vehicle Loans	4,241	5,007	18.1	6,017	20.2
First Mortgage Real Estate Loans	6,872	7,642	11.2	8,692	13.7
Other Real Estate Loans	3,193	3,380	5.9	3,667	8.5
All Other Loans to Members	1,195	1,163	2.7-	1,193	2.6
Other Loans	52	87	67.3	159	82.8
Allowance For Loan Losses	281	312	11.0	348	11.5
TOTAL INVESTMENTS	15,180	15,057	0.8-	15,653	4.0
U.S. Government Obligations	1,828	2,048	12.0	1,856	9.4-
Federal Agency Securities	4,481	4,864	8.5	5,422	11.5
Mutual Fund & Common Trusts	585	546	6.7-	478	12.5-
Corporate Credit Unions	6,127	5,523	9.9-	5,947	7.7
Commercial Banks, S&Ls	1,484	1,447	2.5-	1,271	12.2-
Credit Unions -Loans to, Deposits in	41	76	85.4	92	21.1
NCUSIF Capitalization Deposit	352	369	4.8	382	3.5
Other Investments	283	184	35.0-	206	12.0
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	559	575	2.9	584	1.6
Other Fixed Assets	198	206	4.0	217	5.3
Other Real Estate Owned	23	24	4.3	16	33.3-
Other Assets	408	452	10.8	543	20.1
TOTAL ASSETS	43,656	45,834	5.0	49,031	7.0
LIABILITIES					
Total Borrowings	165	180	9.1	166	7.8-
Accrued Dividends/Interest Payable	91	92	1.1	98	6.5
Acct Payable and Other Liabilities	228	215	5.7-	232	7.9
TOTAL LIABILITIES	483	487	0.8	496	1.8
EQUITY/SAVINGS					
TOTAL SAVINGS	38,692	40,451	4.5	43,170	6.7
Share Drafts	4,294	4,523	5.3	5,095	12.6
Regular Shares	15,063	15,000	0.4-	14,904	0.6-
Money Market Shares	4,219	4,587	8.7	5,352	16.7
Share Certificates/CDs	9,276	10,536	13.6	11,786	11.9
IRA/Keogh Accounts	5,311	5,352	0.8	5,480	2.4
All Other Shares and Member Deposits	503	415	17.5-	488	17.6
Non-Member Deposits	26	38	46.2	64	68.4
Regular Reserves	1,265	1,318	4.2	1,381	4.8
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	-21	-33	57.1-	-9	72.7-
Other Reserves	496	533	7.5	542	1.7
Undivided Earnings	2,739	3,078	12.4	3,450	12.1
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	4,481	4,896	9.3	5,365	9.6
TOTAL LIABILITIES/EQUITY/SAVINGS	43,656	45,834	5.0	49,031	7.0

* Amount Less than 1 Million

CALIFORNIA
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	754	724	4.0-	709	2.1-
INCOME					
Interest on Loans	2,296	2,474		2,669	7.9
(Less) Interest Refund		2	100.0	3	50.0
Income from Investments	862	893		940	5.3
Income from Trading Securities		0*	0.0	0*	0.0
Fee Income	201	227		257	13.2
Other Operating Income		85	6.3	89	4.7
TOTAL GROSS INCOME	3,439	3,677		3,953	7.5
EXPENSES					
	659	697	5.8	738	
Travel and Conference Expense	21		14.3		16.7
	102	104	2.0	111	
Office Operations Expense	320		6.9		7.3
	49	53	8.2	55	
Loan Servicing Expense	48		25.0		16.7
	78	86	10.3	90	
Provision for Loan Losses	184		28.3		19.1
	N/A	N/A			N/A
Member Insurance		6	0.0	6	0.0
Operating Fees	10	9	10.0-	10	
Miscellaneous Operating Expenses	39		0.0		10.3
	1,517	1,656	9.2	1,798	
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments		-1	66.7	1	
Gain (Loss) on Disp of Fixed Assets	1		100.0-	0*	0.0
Other Non-Oper Income (Expense)	1-	4		5	25.0
Income (Loss) Before Cost of Funds		2,024	5.4	2,160	6.7
COST OF FUNDS					
Interest on Borrowed Money	14	9	35.7-	17	88.9
Dividends on Shares	1,490	1,557	4.5	1,673	7.5
Interest on Deposits	7	22	214.3	19	13.6-
NET INCOME BEFORE RESERVE TRANSFERS	409	435		452	3.9
RESERVE TRANSFERS					
	142	163	14.8	166	
Net Reserve Transfer	38		23.7-	25	
Net Income After Net Reserve Transfer	371		9.4		5.2
	59	54		62	14.8
Adjusted Net Income		353	12.8	365	3.4

* Amount Less than 1 Million

COLORADO
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	189	189	0.0	186	1.6-
Cash	133	116	12.8-	120	3.4
TOTAL LOANS OUTSTANDING	3,562	4,158	16.7	4,645	11.7
Unsecured Credit Card Loans	259	315	21.6	346	9.8
All Other Unsecured Loans	312	358	14.7	326	8.9-
New Vehicle Loans	790	885	12.0	938	6.0
Used Vehicle Loans	797	943	18.3	1,131	19.9
First Mortgage Real Estate Loans	608	741	21.9	792	6.9
Other Real Estate Loans	551	671	21.8	896	33.5
All Other Loans to Members	241	244	1.2	213	12.7-
Other Loans	3	0*	100.0-	3	100.0
Allowance For Loan Losses	26	30	15.4	38	26.7
TOTAL INVESTMENTS	1,896	1,760	7.2-	1,761	0.1
U.S. Government Obligations	163	166	1.8	101	39.2-
Federal Agency Securities	1,002	898	10.4-	905	0.8
Mutual Fund & Common Trusts	59	40	32.2-	20	50.0-
Corporate Credit Unions	445	446	0.2	525	17.7
Commercial Banks, S&Ls	166	146	12.0-	128	12.3-
Credit Unions -Loans to, Deposits in	3	8	166.7	11	37.5
NCUSIF Capitalization Deposit	46	50	8.7	53	6.0
Other Investments	11	7	36.4-	18	157.1
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	96	106	10.4	107	0.9
Other Fixed Assets	26	30	15.4	37	23.3
Other Real Estate Owned	1	0*	100.0-	0*	0.0
Other Assets	51	53	3.9	54	1.9
TOTAL ASSETS	5,739	6,195	7.9	6,687	7.9
LIABILITIES					
Total Borrowings	12	7	41.7-	9	28.6
Accrued Dividends/Interest Payable	8	9	12.5	9	0.0
Acct Payable and Other Liabilities	23	27	17.4	30	11.1
TOTAL LIABILITIES	43	43	0.0	48	11.6
EQUITY/SAVINGS					
TOTAL SAVINGS	5,122	5,519	7.8	5,937	7.6
Share Drafts	695	734	5.6	815	11.0
Regular Shares	1,968	1,992	1.2	1,974	0.9-
Money Market Shares	596	701	17.6	792	13.0
Share Certificates/CDs	1,267	1,476	16.5	1,666	12.9
IRA/Keogh Accounts	517	544	5.2	605	11.2
All Other Shares and Member Deposits	71	55	22.5-	46	16.4-
Non-Member Deposits	8	17	112.5	38	123.5
Regular Reserves	178	198	11.2	208	5.1
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	7-	-10	42.9-	-6	40.0-
Other Reserves	21	4	81.0-	4	0.0
Undivided Earnings	381	442	16.0	496	12.2
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	573	633	10.5	702	10.9
TOTAL LIABILITIES/EQUITY/SAVINGS	5,739	6,195	7.9	6,687	7.9

* Amount Less than 1 Million

COLORADO
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	189	189	0.0	186	1.6-
INCOME					
Interest on Loans	293	342	16.7	393	14.9
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	106	105	0.9-	98	6.7-
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	24	28	16.7	33	17.9
Other Operating Income	9	12	33.3	14	16.7
TOTAL GROSS INCOME	432	487	12.7	537	10.3
EXPENSES					
Employee Compensation and Benefits	81	90	11.1	100	11.1
Travel and Conference Expense	3	3	0.0	4	33.3
Office Occupancy Expense	12	13	8.3	14	7.7
Office Operations Expense	39	45	15.4	50	11.1
Educational & Promotional Expense	4	5	25.0	6	20.0
Loan Servicing Expense	7	9	28.6	12	33.3
Professional and Outside Services	15	18	20.0	20	11.1
Provision for Loan Losses	11	20	81.8	32	60.0
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	4	3	25.0-	3	0.0
Operating Fees	1	1	0.0	2	100.0
Miscellaneous Operating Expenses	4	6	50.0	7	16.7
TOTAL OPERATING EXPENSES	181	213	17.7	248	16.4
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	2-	-2	0.0	0*	100.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	249	271	8.8	288	6.3
COST OF FUNDS					
Interest on Borrowed Money	4	0*	100.0-	0*	0.0
Dividends on Shares	149	165	10.7	172	4.2
Interest on Deposits	31	42	35.5	50	19.0
NET INCOME BEFORE RESERVE TRANSFERS	65	63	3.1-	66	4.8
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	19	23	21.1	27	17.4
Net Reserve Transfer	10	9	10.0-	7	22.2-
Net Income After Net Reserve Transfer	55	54	1.8-	59	9.3
Additional (Voluntary) Reserve Transfers	11	14	27.3	13	7.1-
Adjusted Net Income	44	40	9.1-	46	15.0

* Amount Less than 1 Million

CONNECTICUT
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	231	227	1.7-	222	2.2-
Cash	81	75	7.4-	93	24.0
TOTAL LOANS OUTSTANDING	1,902	2,095	10.1	2,231	6.5
Unsecured Credit Card Loans	187	211	12.8	225	6.6
All Other Unsecured Loans	317	328	3.5	318	3.0-
New Vehicle Loans	367	418	13.9	416	0.5-
Used Vehicle Loans	171	252	47.4	303	20.2
First Mortgage Real Estate Loans	359	368	2.5	393	6.8
Other Real Estate Loans	406	428	5.4	471	10.0
All Other Loans to Members	86	79	8.1-	96	21.5
Other Loans	9	11	22.2	9	18.2-
Allowance For Loan Losses	34	32	5.9-	32	0.0
TOTAL INVESTMENTS	1,634	1,616	1.1-	1,667	3.2
U.S. Government Obligations	144	106	26.4-	94	11.3-
Federal Agency Securities	442	504	14.0	579	14.9
Mutual Fund & Common Trusts	5	3	40.0-	3	0.0
Corporate Credit Unions	667	610	8.5-	617	1.1
Commercial Banks, S&Ls	317	325	2.5	322	0.9-
Credit Unions -Loans to, Deposits in	3	7	133.3	9	28.6
NCUSIF Capitalization Deposit	33	32	3.0-	34	6.3
Other Investments	23	28	21.7	12	57.1-
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	33	39	18.2	44	12.8
Other Fixed Assets	13	12	7.7-	13	8.3
Other Real Estate Owned	1	0*	100.0-	1	100.0
Other Assets	34	40	17.6	37	7.5-
TOTAL ASSETS	3,665	3,845	4.9	4,054	5.4
LIABILITIES					
Total Borrowings	1	4	300.0	23	475.0
Accrued Dividends/Interest Payable	11	12	9.1	12	0.0
Acct Payable and Other Liabilities	16	22	37.5	17	22.7-
TOTAL LIABILITIES	27	38	40.7	52	36.8
EQUITY/SAVINGS					
TOTAL SAVINGS	3,278	3,408	4.0	3,565	4.6
Share Drafts	275	283	2.9	319	12.7
Regular Shares	1,760	1,777	1.0	1,810	1.9
Money Market Shares	204	241	18.1	288	19.5
Share Certificates/CDs	588	660	12.2	717	8.6
IRA/Keogh Accounts	405	405	0.0	391	3.5-
All Other Shares and Member Deposits	46	41	10.9-	39	4.9-
Non-Member Deposits	1	1	0.0	1	0.0
Regular Reserves	97	101	4.1	104	3.0
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	0.0	0*	0.0
Other Reserves	38	45	18.4	49	8.9
Undivided Earnings	225	254	12.9	285	12.2
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	359	399	11.1	438	9.8
TOTAL LIABILITIES/EQUITY/SAVINGS	3,665	3,845	4.9	4,054	5.4

* Amount Less than 1 Million

CONNECTICUT
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	231	227	1.7-	222	2.2-
INCOME					
Interest on Loans	165	177	7.3	189	6.8
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	93	97	4.3	99	2.1
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	13	15	15.4	15	0.0
Other Operating Income	6	6	0.0	7	16.7
TOTAL GROSS INCOME	277	294	6.1	310	5.4
EXPENSES					
Employee Compensation and Benefits	59	63	6.8	67	6.3
Travel and Conference Expense	2	2	0.0	2	0.0
Office Occupancy Expense	6	6	0.0	7	16.7
Office Operations Expense	25	27	8.0	29	7.4
Educational & Promotional Expense	3	4	33.3	4	0.0
Loan Servicing Expense	5	5	0.0	5	0.0
Professional and Outside Services	6	7	16.7	7	0.0
Provision for Loan Losses	7	9	28.6	13	44.4
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	3	3	0.0	3	0.0
Operating Fees	1	0*	100.0-	0*	0.0
Miscellaneous Operating Expenses	4	4	0.0	4	0.0
TOTAL OPERATING EXPENSES	121	131	8.3	143	9.2
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	156	164	5.1	168	2.4
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
Dividends on Shares	114	123	7.9	129	4.9
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	42	40	4.8-	39	2.5-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	6	10	66.7	10	0.0
Net Reserve Transfer	3	4	33.3	3	25.0-
Net Income After Net Reserve Transfer	39	36	7.7-	36	0.0
Additional (Voluntary) Reserve Transfers	9	7	22.2-	7	0.0
Adjusted Net Income	30	29	3.3-	28	3.4-

* Amount Less than 1 Million

DELAWARE
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	50	48	4.0-	47	2.1-
Cash	17	17	0.0	17	0.0
TOTAL LOANS OUTSTANDING	452	477	5.5	510	6.9
Unsecured Credit Card Loans	24	32	33.3	39	21.9
All Other Unsecured Loans	79	75	5.1-	76	1.3
New Vehicle Loans	123	109	11.4-	116	6.4
Used Vehicle Loans	36	62	72.2	62	0.0
First Mortgage Real Estate Loans	82	77	6.1-	88	14.3
Other Real Estate Loans	85	102	20.0	111	8.8
All Other Loans to Members	21	20	4.8-	16	20.0-
Other Loans	2	0*	100.0-	2	100.0
Allowance For Loan Losses	4	5	25.0	4	20.0-
TOTAL INVESTMENTS	247	260	5.3	267	2.7
U.S. Government Obligations	43	50	16.3	45	10.0-
Federal Agency Securities	83	97	16.9	103	6.2
Mutual Fund & Common Trusts	14	9	35.7-	5	44.4-
Corporate Credit Unions	37	33	10.8-	35	6.1
Commercial Banks, S&Ls	52	61	17.3	70	14.8
Credit Unions -Loans to, Deposits in	2	1	50.0-	1	0.0
NCUSIF Capitalization Deposit	6	6	0.0	7	16.7
Other Investments	10	2	80.0-	1	50.0-
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	6	8	33.3	10	25.0
Other Fixed Assets	4	4	0.0	4	0.0
Other Real Estate Owned	0*	0*	0.0	0*	0.0
Other Assets	5	7	40.0	8	14.3
TOTAL ASSETS	727	769	5.8	812	5.6
LIABILITIES					
Total Borrowings	0*	0*	0.0	0*	0.0
Accrued Dividends/Interest Payable	2	2	0.0	2	0.0
Acct Payable and Other Liabilities	3	3	0.0	4	33.3
TOTAL LIABILITIES	6	6	0.0	6	0.0
EQUITY/SAVINGS					
TOTAL SAVINGS	649	683	5.2	718	5.1
Share Drafts	42	45	7.1	51	13.3
Regular Shares	365	359	1.6-	363	1.1
Money Market Shares	27	59	118.5	69	16.9
Share Certificates/CDs	118	145	22.9	151	4.1
IRA/Keogh Accounts	68	68	0.0	71	4.4
All Other Shares and Member Deposits	27	6	77.8-	10	66.7
Non-Member Deposits	1	0*	100.0-	4	100.0
Regular Reserves	24	27	12.5	29	7.4
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	0.0	0*	0.0
Other Reserves	27	29	7.4	30	3.4
Undivided Earnings	22	25	13.6	29	16.0
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	73	80	9.6	88	10.0
TOTAL LIABILITIES/EQUITY/SAVINGS	727	769	5.8	812	5.6

* Amount Less than 1 Million

DELAWARE
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	50	48	4.0-	47	2.1-
INCOME					
Interest on Loans	40	41	2.5	44	7.3
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	14	15	7.1	15	0.0
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	2	2	0.0	3	50.0
Other Operating Income	1	1	0.0	1	0.0
TOTAL GROSS INCOME	56	59	5.4	64	8.5
EXPENSES					
Employee Compensation and Benefits	10	10	0.0	11	10.0
Travel and Conference Expense	0*	0*	0.0	0*	0.0
Office Occupancy Expense	1	1	0.0	1	0.0
Office Operations Expense	4	4	0.0	5	25.0
Educational & Promotional Expense	1	0*	100.0-	0*	0.0
Loan Servicing Expense	1	1	0.0	0*	100.0-
Professional and Outside Services	3	3	0.0	3	0.0
Provision for Loan Losses	2	2	0.0	2	0.0
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	1	0*	100.0-	0*	0.0
Operating Fees	0*	0*	0.0	0*	0.0
Miscellaneous Operating Expenses	1	0*	100.0-	0*	0.0
TOTAL OPERATING EXPENSES	22	24	9.1	26	8.3
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	1-	0*	100.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	1-	0*	100.0	0*	0.0
Income (Loss) Before Cost of Funds	32	35	9.4	37	5.7
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
Dividends on Shares	26	28	7.7	29	3.6
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	5	7	40.0	8	14.3
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	1	2	100.0	2	0.0
Net Reserve Transfer	1	0*	100.0-	0*	0.0
Net Income After Net Reserve Transfer	5	6	20.0	7	16.7
Additional (Voluntary) Reserve Transfers	1	0*	100.0-	1	100.0
Adjusted Net Income	4	6	50.0	6	0.0

* Amount Less than 1 Million

DISTRICT OF COLUMBIA
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	88	81	8.0-	81	0.0
Cash	95	77	18.9-	74	3.9-
TOTAL LOANS OUTSTANDING	1,665	1,550	6.9-	1,610	3.9
Unsecured Credit Card Loans	163	164	0.6	170	3.7
All Other Unsecured Loans	308	284	7.8-	266	6.3-
New Vehicle Loans	323	294	9.0-	299	1.7
Used Vehicle Loans	107	111	3.7	130	17.1
First Mortgage Real Estate Loans	457	443	3.1-	487	9.9
Other Real Estate Loans	226	186	17.7-	188	1.1
All Other Loans to Members	80	68	15.0-	70	2.9
Other Loans	0*	0*	0.0	1	100.0
Allowance For Loan Losses	17	14	17.6-	16	14.3
TOTAL INVESTMENTS	1,027	970	5.6-	971	0.1
U.S. Government Obligations	312	301	3.5-	227	24.6-
Federal Agency Securities	239	227	5.0-	221	2.6-
Mutual Fund & Common Trusts	89	72	19.1-	74	2.8
Corporate Credit Unions	97	60	38.1-	73	21.7
Commercial Banks, S&Ls	243	271	11.5	313	15.5
Credit Unions -Loans to, Deposits in	3	3	0.0	3	0.0
NCUSIF Capitalization Deposit	22	20	9.1-	20	0.0
Other Investments	21	17	19.0-	41	141.2
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	7	9	28.6	12	33.3
Other Fixed Assets	14	13	7.1-	13	0.0
Other Real Estate Owned	2	1	50.0-	0*	100.0-
Other Assets	33	30	9.1-	36	20.0
TOTAL ASSETS	2,826	2,638	6.7-	2,701	2.4
LIABILITIES					
Total Borrowings	4	6	50.0	9	50.0
Accrued Dividends/Interest Payable	12	11	8.3-	10	9.1-
Acct Payable and Other Liabilities	19	17	10.5-	16	5.9-
TOTAL LIABILITIES	35	35	0.0	35	0.0
EQUITY/SAVINGS					
TOTAL SAVINGS	2,504	2,311	7.7-	2,342	1.3
Share Drafts	448	414	7.6-	450	8.7
Regular Shares	1,061	952	10.3-	926	2.7-
Money Market Shares	249	242	2.8-	274	13.2
Share Certificates/CDs	523	524	0.2	529	1.0
IRA/Keogh Accounts	212	171	19.3-	152	11.1-
All Other Shares and Member Deposits	8	6	25.0-	10	66.7
Non-Member Deposits	3	1	66.7-	2	100.0
Regular Reserves	81	76	6.2-	73	3.9-
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	2-	-1	50.0	0*	100.0
Other Reserves	42	31	26.2-	47	51.6
Undivided Earnings	166	186	12.0	203	9.1
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	286	292	2.1	323	10.6
TOTAL LIABILITIES/EQUITY/SAVINGS	2,826	2,638	6.7-	2,701	2.4

* Amount Less than 1 Million

DISTRICT OF COLUMBIA
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	88	81	8.0-	81	0.0
INCOME					
Interest on Loans	145	133	8.3-	134	0.8
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	57	55	3.5-	55	0.0
Income from Trading Securities	2	0*	100.0-	0*	0.0
Fee Income	18	17	5.6-	16	5.9-
Other Operating Income	4	4	0.0	4	0.0
TOTAL GROSS INCOME	227	209	7.9-	209	0.0
EXPENSES					
Employee Compensation and Benefits	43	39	9.3-	37	5.1-
Travel and Conference Expense	2	1	50.0-	1	0.0
Office Occupancy Expense	3	3	0.0	3	0.0
Office Operations Expense	22	21	4.5-	20	4.8-
Educational & Promotional Expense	2	2	0.0	2	0.0
Loan Servicing Expense	4	4	0.0	4	0.0
Professional and Outside Services	6	6	0.0	7	16.7
Provision for Loan Losses	7	8	14.3	12	50.0
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	1	0*	100.0-	0*	0.0
Operating Fees	1	0*	100.0-	0*	0.0
Miscellaneous Operating Expenses	3	2	33.3-	1	50.0-
TOTAL OPERATING EXPENSES	93	86	7.5-	88	2.3
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	3-	0*	100.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	1	100.0-	0*	100.0-
Income (Loss) Before Cost of Funds	131	123	6.1-	121	1.6-
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
Dividends on Shares	95	90	5.3-	89	1.1-
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	35	33	5.7-	32	3.0-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	9	9	0.0	8	11.1-
Net Reserve Transfer	4	3	25.0-	2	33.3-
Net Income After Net Reserve Transfer	30	30	0.0	30	0.0
Additional (Voluntary) Reserve Transfers	1	0*	100.0-	0*	0.0
Adjusted Net Income	30	30	0.0	29	3.3-

* Amount Less than 1 Million

FLORIDA
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	276	273	1.1-	265	2.9-
Cash	413	420	1.7	518	23.3
TOTAL LOANS OUTSTANDING	9,345	10,433	11.6	11,313	8.4
Unsecured Credit Card Loans	969	1,109	14.4	1,184	6.8
All Other Unsecured Loans	1,095	1,127	2.9	1,060	5.9-
New Vehicle Loans	2,802	2,916	4.1	2,890	0.9-
Used Vehicle Loans	1,414	1,766	24.9	2,091	18.4
First Mortgage Real Estate Loans	1,791	2,143	19.7	2,533	18.2
Other Real Estate Loans	750	821	9.5	963	17.3
All Other Loans to Members	515	545	5.8	583	7.0
Other Loans	9	7	22.2-	8	14.3
Allowance For Loan Losses	102	105	2.9	126	20.0
TOTAL INVESTMENTS	4,796	4,644	3.2-	5,080	9.4
U.S. Government Obligations	690	678	1.7-	665	1.9-
Federal Agency Securities	2,035	2,060	1.2	2,178	5.7
Mutual Fund & Common Trusts	103	114	10.7	159	39.5
Corporate Credit Unions	940	827	12.0-	1,049	26.8
Commercial Banks, S&Ls	778	722	7.2-	796	10.2
Credit Unions -Loans to, Deposits in	21	22	4.8	17	22.7-
NCUSIF Capitalization Deposit	120	128	6.7	135	5.5
Other Investments	110	94	14.5-	83	11.7-
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	262	285	8.8	312	9.5
Other Fixed Assets	77	81	5.2	92	13.6
Other Real Estate Owned	3	6	100.0	2	66.7-
Other Assets	176	174	1.1-	217	24.7
TOTAL ASSETS	14,969	15,936	6.5	17,408	9.2
LIABILITIES					
Total Borrowings	7	6	14.3-	3	50.0-
Accrued Dividends/Interest Payable	26	27	3.8	29	7.4
Acct Payable and Other Liabilities	100	108	8.0	115	6.5
TOTAL LIABILITIES	133	141	6.0	147	4.3
EQUITY/SAVINGS					
TOTAL SAVINGS	13,274	14,060	5.9	15,354	9.2
Share Drafts	1,734	1,847	6.5	2,118	14.7
Regular Shares	5,735	5,731	0.1-	5,833	1.8
Money Market Shares	946	1,114	17.8	1,279	14.8
Share Certificates/CDs	3,265	3,698	13.3	4,467	20.8
IRA/Keogh Accounts	1,523	1,594	4.7	1,570	1.5-
All Other Shares and Member Deposits	68	72	5.9	84	16.7
Non-Member Deposits	4	5	25.0	4	20.0-
Regular Reserves	495	540	9.1	568	5.2
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	1	-9	1,000.0-	4	144.4-
Other Reserves	125	143	14.4	153	7.0
Undivided Earnings	941	1,061	12.8	1,183	11.5
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	1,562	1,735	11.1	1,906	9.9
TOTAL LIABILITIES/EQUITY/SAVINGS	14,969	15,936	6.5	17,408	9.2

* Amount Less than 1 Million

FLORIDA
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	276	273	1.1-	265	2.9-
INCOME					
Interest on Loans	795	884	11.2	959	8.5
(Less) Interest Refund	0*	0*	0.0	1	100.0
Income from Investments	269	275	2.2	290	5.5
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	120	144	20.0	162	12.5
Other Operating Income	29	30	3.4	34	13.3
TOTAL GROSS INCOME	1,213	1,333	9.9	1,445	8.4
EXPENSES					
Employee Compensation and Benefits	230	253	10.0	280	10.7
Travel and Conference Expense	8	9	12.5	9	0.0
Office Occupancy Expense	34	36	5.9	38	5.6
Office Operations Expense	118	134	13.6	149	11.2
Educational & Promotional Expense	15	17	13.3	17	0.0
Loan Servicing Expense	20	24	20.0	26	8.3
Professional and Outside Services	51	55	7.8	58	5.5
Provision for Loan Losses	45	69	53.3	104	50.7
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	6	5	16.7-	5	0.0
Operating Fees	4	4	0.0	4	0.0
Miscellaneous Operating Expenses	12	13	8.3	13	0.0
TOTAL OPERATING EXPENSES	541	619	14.4	705	13.9
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	4-	0*	100.0	1	100.0
Gain (Loss) on Disp of Fixed Assets	1-	1	200.0	0*	100.0-
Other Non-Oper Income (Expense)	3	0*	100.0-	2	100.0
Income (Loss) Before Cost of Funds	670	716	6.9	743	3.8
COST OF FUNDS					
Interest on Borrowed Money	5	1	80.0-	0*	100.0-
Dividends on Shares	449	485	8.0	523	7.8
Interest on Deposits	38	47	23.7	54	14.9
NET INCOME BEFORE RESERVE TRANSFERS	178	183	2.8	165	9.8-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	54	61	13.0	64	4.9
Net Reserve Transfer	23	19	17.4-	14	26.3-
Net Income After Net Reserve Transfer	155	164	5.8	150	8.5-
Additional (Voluntary) Reserve Transfers	16	22	37.5	25	13.6
Adjusted Net Income	140	142	1.4	125	12.0-

* Amount Less than 1 Million

GEORGIA
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	251	246	2.0-	242	1.6-
Cash	134	153	14.2	160	4.6
TOTAL LOANS OUTSTANDING	3,703	3,976	7.4	4,326	8.8
Unsecured Credit Card Loans	238	289	21.4	330	14.2
All Other Unsecured Loans	496	516	4.0	509	1.4-
New Vehicle Loans	1,128	1,092	3.2-	1,030	5.7-
Used Vehicle Loans	658	792	20.4	982	24.0
First Mortgage Real Estate Loans	592	662	11.8	794	19.9
Other Real Estate Loans	345	367	6.4	406	10.6
All Other Loans to Members	243	248	2.1	264	6.5
Other Loans	3	12	300.0	11	8.3-
Allowance For Loan Losses	41	43	4.9	40	7.0-
TOTAL INVESTMENTS	2,509	2,688	7.1	2,842	5.7
U.S. Government Obligations	518	646	24.7	550	14.9-
Federal Agency Securities	956	1,022	6.9	1,013	0.9-
Mutual Fund & Common Trusts	15	14	6.7-	14	0.0
Corporate Credit Unions	594	534	10.1-	719	34.6
Commercial Banks, S&Ls	345	392	13.6	420	7.1
Credit Unions -Loans to, Deposits in	9	10	11.1	54	440.0
NCUSIF Capitalization Deposit	53	55	3.8	58	5.5
Other Investments	18	14	22.2-	14	0.0
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	57	69	21.1	69	0.0
Other Fixed Assets	26	28	7.7	32	14.3
Other Real Estate Owned	1	0*	100.0-	0*	0.0
Other Assets	118	127	7.6	76	40.2-
TOTAL ASSETS	6,506	6,999	7.6	7,466	6.7
LIABILITIES					
Total Borrowings	1	3	200.0	9	200.0
Accrued Dividends/Interest Payable	13	13	0.0	14	7.7
Acct Payable and Other Liabilities	31	36	16.1	37	2.8
TOTAL LIABILITIES	45	52	15.6	59	13.5
EQUITY/SAVINGS					
TOTAL SAVINGS	5,710	6,120	7.2	6,498	6.2
Share Drafts	626	675	7.8	758	12.3
Regular Shares	3,204	3,354	4.7	3,502	4.4
Money Market Shares	107	188	75.7	251	33.5
Share Certificates/CDs	1,010	1,091	8.0	1,205	10.4
IRA/Keogh Accounts	606	631	4.1	626	0.8-
All Other Shares and Member Deposits	148	168	13.5	148	11.9-
Non-Member Deposits	9	14	55.6	9	35.7-
Regular Reserves	202	229	13.4	230	0.4
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	0*	-2	100.0-	0*	100.0
Other Reserves	14	7	50.0-	7	0.0
Undivided Earnings	535	594	11.0	670	12.8
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	752	828	10.1	909	9.8
TOTAL LIABILITIES/EQUITY/SAVINGS	6,506	6,999	7.6	7,466	6.7

* Amount Less than 1 Million

GEORGIA
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	251	246	2.0-	242	1.6-
INCOME					
Interest on Loans	325	351	8.0	377	7.4
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	134	151	12.7	160	6.0
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	42	47	11.9	53	12.8
Other Operating Income	14	15	7.1	15	0.0
TOTAL GROSS INCOME	514	563	9.5	604	7.3
EXPENSES					
Employee Compensation and Benefits	91	101	11.0	112	10.9
Travel and Conference Expense	3	3	0.0	3	0.0
Office Occupancy Expense	12	14	16.7	13	7.1-
Office Operations Expense	43	47	9.3	54	14.9
Educational & Promotional Expense	4	5	25.0	6	20.0
Loan Servicing Expense	7	9	28.6	10	11.1
Professional and Outside Services	12	13	8.3	14	7.7
Provision for Loan Losses	12	18	50.0	20	11.1
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	5	5	0.0	5	0.0
Operating Fees	1	1	0.0	1	0.0
Miscellaneous Operating Expenses	4	5	25.0	6	20.0
TOTAL OPERATING EXPENSES	194	222	14.4	244	9.9
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	1-	0*	100.0	1	100.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	320	342	6.9	362	5.8
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
Dividends on Shares	213	232	8.9	245	5.6
Interest on Deposits	26	30	15.4	32	6.7
NET INCOME BEFORE RESERVE TRANSFERS	81	79	2.5-	84	6.3
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	17	19	11.8	19	0.0
Net Reserve Transfer	9	10	11.1	10	0.0
Net Income After Net Reserve Transfer	71	69	2.8-	75	8.7
Additional (Voluntary) Reserve Transfers	6	3	50.0-	5	66.7
Adjusted Net Income	65	66	1.5	69	4.5

* Amount Less than 1 Million

GUAM
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	2	2	0.0	2	0.0
Cash	4	3	25.3-	4	33.3
TOTAL LOANS OUTSTANDING	96	104	8.3	103	1.0-
Unsecured Credit Card Loans	2	2	0.0	2	0.0
All Other Unsecured Loans	71	79	11.3	77	2.5-
New Vehicle Loans	7	5	28.6-	8	60.0
Used Vehicle Loans	0*	0*	0.0	0*	0.0
First Mortgage Real Estate Loans	9	8	11.1-	8	0.0
Other Real Estate Loans	1	2	100.0	2	0.0
All Other Loans to Members	8	7	12.5-	6	14.3-
Other Loans	0*	0*	0.0	0*	0.0
Allowance For Loan Losses	5	5	0.0	5	0.0
TOTAL INVESTMENTS	25	18	28.0-	19	5.6
U.S. Government Obligations	0*	0*	0.0	0*	0.0
Federal Agency Securities	0*	0*	0.0	0*	0.0
Mutual Fund & Common Trusts	0*	0*	0.0	0*	0.0
Corporate Credit Unions	5	4	20.0-	2	50.0-
Commercial Banks, S&Ls	19	13	31.6-	15	15.4
Credit Unions -Loans to, Deposits in	0*	0*	0.0	0*	0.0
NCUSIF Capitalization Deposit	1	0*	100.0-	0*	0.0
Other Investments	0*	0*	0.0	1	100.0
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	1	2	100.0	3	50.0
Other Fixed Assets	1	0*	100.0-	0*	0.0
Other Real Estate Owned	0*	0*	0.0	0*	0.0
Other Assets	1	0*	100.0-	0*	0.0
TOTAL ASSETS	123	123	0.0	126	2.4
LIABILITIES					
Total Borrowings	0*	0*	0.0	0*	0.0
Accrued Dividends/Interest Payable	0*	0*	0.0	0*	0.0
Acct Payable and Other Liabilities	0*	0*	0.0	0*	0.0
TOTAL LIABILITIES	0*	0*	0.0	0*	0.0
EQUITY/SAVINGS					
TOTAL SAVINGS	103	100	2.9-	100	0.0
Share Drafts	3	2	33.3-	2	0.0
Regular Shares	89	84	5.6-	81	3.6-
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	10	13	30.0	15	15.4
IRA/Keogh Accounts	2	1	50.0-	1	0.0
All Other Shares and Member Deposits	0*	0*	0.0	0*	0.0
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	1	0*	100.0-	0*	0.0
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	0.0	0*	0.0
Other Reserves	2	0*	100.0-	0*	0.0
Undivided Earnings	16	21	31.3	25	19.0
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	19	22	15.8	26	18.2
TOTAL LIABILITIES/EQUITY/SAVINGS	123	123	0.0	126	2.4

* Amount Less than 1 Million

GUAM
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	2	2	0.0	2	0.0
INCOME					
Interest on Loans	15	14	6.7-	13	7.1-
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	1	1	0.0	1	0.0
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	0*	0*	0.0	0*	0.0
Other Operating Income	0*	0*	0.0	0*	0.0
TOTAL GROSS INCOME	17	15	11.8-	15	0.0
EXPENSES					
Employee Compensation and Benefits	3	3	0.0	3	0.0
Travel and Conference Expense	0*	0*	0.0	0*	0.0
Office Occupancy Expense	0*	0*	0.0	0*	0.0
Office Operations Expense	1	0*	100.0-	0*	0.0
Educational & Promotional Expense	0*	0*	0.0	0*	0.0
Loan Servicing Expense	0*	0*	0.0	0*	0.0
Professional and Outside Services	0*	0*	0.0	0*	0.0
Provision for Loan Losses	2	3	50.0	2	33.3-
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	0*	0*	0.0	0*	0.0
Operating Fees	0*	0*	0.0	0*	0.0
Miscellaneous Operating Expenses	0*	0*	0.0	0*	0.0
TOTAL OPERATING EXPENSES	7	7	0.0	6	14.3-
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	10	8	20.0-	8	0.0
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
Dividends on Shares	5	5	0.0	5	0.0
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	5	3	40.0-	4	33.3
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	1	0*	100.0-	1	100.0
Net Reserve Transfer	0*	0*	0.0	0*	0.0
Net Income After Net Reserve Transfer	5	3	40.0-	3	0.0
Additional (Voluntary) Reserve Transfers	2	0*	100.0-	0*	0.0
Adjusted Net Income	3	2	33.3-	3	50.0

* Amount Less than 1 Million

HAWAII
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	116	113	2.6-	113	0.0
Cash	61	64	4.9	74	15.6
TOTAL LOANS OUTSTANDING	1,770	1,827	3.2	1,885	3.2
Unsecured Credit Card Loans	81	93	14.8	101	8.6
All Other Unsecured Loans	312	336	7.7	327	2.7-
New Vehicle Loans	262	255	2.7-	251	1.6-
Used Vehicle Loans	97	110	13.4	125	13.6
First Mortgage Real Estate Loans	394	418	6.1	437	4.5
Other Real Estate Loans	479	486	1.5	502	3.3
All Other Loans to Members	144	128	11.1-	135	5.5
Other Loans	1	1	0.0	8	700.0
Allowance For Loan Losses	16	19	18.8	22	15.8
TOTAL INVESTMENTS	1,522	1,495	1.8-	1,541	3.1
U.S. Government Obligations	104	134	28.8	110	17.9-
Federal Agency Securities	411	427	3.9	546	27.9
Mutual Fund & Common Trusts	55	33	40.0-	28	15.2-
Corporate Credit Unions	279	247	11.5-	244	1.2-
Commercial Banks, S&Ls	626	612	2.2-	566	7.5-
Credit Unions -Loans to, Deposits in	7	3	57.1-	7	133.3
NCUSIF Capitalization Deposit	30	29	3.3-	29	0.0
Other Investments	10	9	10.0-	11	22.2
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	61	65	6.6	70	7.7
Other Fixed Assets	12	12	0.0	11	8.3-
Other Real Estate Owned	2	4	100.0	3	25.0-
Other Assets	28	26	7.1-	31	19.2
TOTAL ASSETS	3,439	3,475	1.0	3,591	3.3
LIABILITIES					
Total Borrowings	2	4	100.0	3	25.0-
Accrued Dividends/Interest Payable	6	5	16.7-	5	0.0
Acct Payable and Other Liabilities	11	11	0.0	12	9.1
TOTAL LIABILITIES	19	20	5.3	21	5.0
EQUITY/SAVINGS					
TOTAL SAVINGS	2,996	3,004	0.3	3,095	3.0
Share Drafts	250	210	16.0-	224	6.7
Regular Shares	1,702	1,659	2.5-	1,606	3.2-
Money Market Shares	345	321	7.0-	333	3.7
Share Certificates/CDs	382	484	26.7	590	21.9
IRA/Keogh Accounts	278	286	2.9	291	1.7
All Other Shares and Member Deposits	38	35	7.9-	36	2.9
Non-Member Deposits	2	8	300.0	14	75.0
Regular Reserves	124	125	0.8	125	0.0
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	3-	0*	100.0	0*	0.0
Other Reserves	76	83	9.2	83	0.0
Undivided Earnings	228	246	7.9	268	8.9
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	424	451	6.4	476	5.5
TOTAL LIABILITIES/EQUITY/SAVINGS	3,439	3,475	1.0	3,591	3.3

* Amount Less than 1 Million

HAWAII
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	116	113	2.6-	113	0.0
INCOME					
Interest on Loans	153	158	3.3	162	2.5
(Less) Interest Refund	0*	3	100.0	3	0.0
Income from Investments	89	88	1.1-	92	4.5
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	6	6	0.0	7	16.7
Other Operating Income	4	5	25.0	4	20.0-
TOTAL GROSS INCOME	251	254	1.2	261	2.8
EXPENSES					
Employee Compensation and Benefits	44	45	2.3	47	4.4
Travel and Conference Expense	2	2	0.0	2	0.0
Office Occupancy Expense	6	7	16.7	6	14.3-
Office Operations Expense	15	16	6.7	17	6.3
Educational & Promotional Expense	2	2	0.0	3	50.0
Loan Servicing Expense	3	3	0.0	3	0.0
Professional and Outside Services	8	8	0.0	9	12.5
Provision for Loan Losses	8	13	62.5	17	30.8
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	4	4	0.0	4	0.0
Operating Fees	1	0*	100.0-	0*	0.0
Miscellaneous Operating Expenses	3	4	33.3	4	0.0
TOTAL OPERATING EXPENSES	96	105	9.4	112	6.7
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	1-	0*	100.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	155	149	3.9-	150	0.7
COST OF FUNDS					
Interest on Borrowed Money	1	0*	100.0-	0*	0.0
Dividends on Shares	117	121	3.4	125	3.3
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	37	27	27.0-	24	11.1-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	5	6	20.0	7	16.7
Net Reserve Transfer	2	1	50.0-	1	0.0
Net Income After Net Reserve Transfer	34	26	23.5-	23	11.5-
Additional (Voluntary) Reserve Transfers	11	8	27.3-	5	37.5-
Adjusted Net Income	23	18	21.7-	18	0.0

* Amount Less than 1 Million

IDAHO
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	64	62	3.1-	62	0.0
Cash	45	39	13.4-	42	7.7
TOTAL LOANS OUTSTANDING	718	807	12.4	884	9.5
Unsecured Credit Card Loans	42	49	16.7	54	10.2
All Other Unsecured Loans	72	80	11.1	79	1.3-
New Vehicle Loans	146	161	10.3	170	5.6
Used Vehicle Loans	197	232	17.8	272	17.2
First Mortgage Real Estate Loans	82	96	17.1	110	14.6
Other Real Estate Loans	55	65	18.2	73	12.3
All Other Loans to Members	122	123	0.8	126	2.4
Other Loans	1	0*	100.0-	0*	0.0
Allowance For Loan Losses	6	6	0.0	7	16.7
TOTAL INVESTMENTS	208	213	2.4	237	11.3
U.S. Government Obligations	22	12	45.5-	7	41.7-
Federal Agency Securities	29	36	24.1	35	2.8-
Mutual Fund & Common Trusts	4	4	0.0	3	25.0-
Corporate Credit Unions	104	109	4.8	140	28.4
Commercial Banks, S&Ls	38	41	7.9	38	7.3-
Credit Unions -Loans to, Deposits in	1	2	100.0	2	0.0
NCUSIF Capitalization Deposit	8	9	12.5	9	0.0
Other Investments	0*	0*	0.0	2	100.0
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	22	23	4.5	25	8.7
Other Fixed Assets	5	6	20.0	6	0.0
Other Real Estate Owned	0*	0*	0.0	0*	0.0
Other Assets	8	8	0.0	12	50.0
TOTAL ASSETS	998	1,089	9.1	1,200	10.2
LIABILITIES					
Total Borrowings	1	2	100.0	0*	100.0-
Accrued Dividends/Interest Payable	4	4	0.0	5	25.0
Acct Payable and Other Liabilities	4	5	25.0	7	40.0
TOTAL LIABILITIES	9	11	22.2	12	9.1
EQUITY/SAVINGS					
TOTAL SAVINGS	893	968	8.4	1,064	9.9
Share Drafts	125	131	4.8	148	13.0
Regular Shares	406	433	6.7	429	0.9-
Money Market Shares	75	91	21.3	110	20.9
Share Certificates/CDs	172	203	18.0	249	22.7
IRA/Keogh Accounts	89	86	3.4-	95	10.5
All Other Shared an Member Deposits	24	20	16.7-	28	40.0
Non-Member Deposits	2	4	100.0	5	25.0
Regular Reserves	32	35	9.4	37	5.7
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	0.0	0*	0.0
Other Reserves	5	4	20.0-	5	25.0
Undivided Earnings	60	71	18.3	82	15.5
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	97	110	13.4	124	12.7
TOTAL LIABILITIES/EQUITY/SAVINGS	998	1,089	9.1	1,200	10.2

* Amount Less than 1 Million

IDAHO
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	64	62	3.1-	62	0.0
INCOME					
Interest on Loans	63	71	12.7	79	11.3
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	12	13	8.3	13	0.0
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	7	8	14.3	9	12.5
Other Operating Income	1	2	100.0	2	0.0
TOTAL GROSS INCOME	84	95	13.1	104	9.5
EXPENSES					
Employee Compensation and Benefits	18	20	11.1	22	10.0
Travel and Conference Expense	1	0*	100.0-	0*	0.0
Office Occupancy Expense	2	3	50.0	3	0.0
Office Operations Expense	8	9	12.5	10	11.1
Educational & Promotional Expense	1	1	0.0	1	0.0
Loan Servicing Expense	1	2	100.0	2	0.0
Professional and Outside Services	1	1	0.0	1	0.0
Provision for Loan Losses	1	2	100.0	5	150.0
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	1	1	0.0	1	0.0
Operating Fees	0*	0*	0.0	0*	0.0
Miscellaneous Operating Expenses	1	1	0.0	1	0.0
TOTAL OPERATING EXPENSES	36	42	16.7	48	14.3
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	48	53	10.4	56	5.7
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
Dividends on Shares	33	37	12.1	39	5.4
Interest on Deposits	2	2	0.0	3	50.0
NET INCOME BEFORE RESERVE TRANSFERS	12	14	16.7	14	0.0
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	3	5	66.7	5	0.0
Net Reserve Transfer	2	3	50.0	2	33.3-
Net Income After Net Reserve Transfer	10	11	10.0	12	9.1
Additional (Voluntary) Reserve Transfers	1	0*	100.0-	0*	0.0
Adjusted Net Income	9	11	22.2	12	9.1

* Amount Less than 1 Million

ILLINOIS
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	654	638	2.4-	616	3.4-
Cash	205	213	3.9	236	10.8
TOTAL LOANS OUTSTANDING	6,033	6,742	11.8	7,419	10.0
Unsecured Credit Card Loans	563	634	12.6	688	8.5
All Other Unsecured Loans	593	605	2.0	595	1.7-
New Vehicle Loans	1,679	1,829	8.9	1,845	0.9
Used Vehicle Loans	965	1,120	16.1	1,301	16.2
First Mortgage Real Estate Loans	1,333	1,574	18.1	1,887	19.9
Other Real Estate Loans	561	662	18.0	775	17.1
All Other Loans to Members	336	310	7.7-	302	2.6-
Other Loans	3	7	133.3	25	257.1
Allowance For Loan Losses	64	67	4.7	71	6.0
TOTAL INVESTMENTS	3,953	3,821	3.3-	3,822	0.0
U.S. Government Obligations	930	950	2.2	646	32.0-
Federal Agency Securities	1,277	1,143	10.5-	1,119	2.1-
Mutual Fund & Common Trusts	97	95	2.1-	113	18.9
Corporate Credit Unions	937	890	5.0-	1,165	30.9
Commercial Banks, S&Ls	550	573	4.2	601	4.9
Credit Unions -Loans to, Deposits in	8	22	175.0	15	31.8-
NCUSIF Capitalization Deposit	87	89	2.3	92	3.4
Other Investments	66	61	7.6-	70	14.8
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	85	91	7.1	99	8.8
Other Fixed Assets	37	38	2.7	44	15.8
Other Real Estate Owned	1	3	200.0	1	66.7-
Other Assets	100	97	3.0-	112	15.5
TOTAL ASSETS	10,351	10,939	5.7	11,662	6.6
LIABILITIES					
Total Borrowings	45	35	22.2-	65	85.7
Accrued Dividends/Interest Payable	19	19	0.0	21	10.5
Acct Payable and Other Liabilities	50	51	2.0	75	47.1
TOTAL LIABILITIES	114	105	7.9-	161	53.3
EQUITY/SAVINGS					
TOTAL SAVINGS	9,228	9,714	5.3	10,256	5.6
Share Drafts	791	769	2.8-	861	12.0
Regular Shares	5,110	5,312	4.0	5,375	1.2
Money Market Shares	573	677	18.2	757	11.8
Share Certificates/CDs	1,485	1,690	13.8	1,931	14.3
IRA/Keogh Accounts	1,113	1,126	1.2	1,137	1.0
All Other Shares and Member Deposits	86	50	41.9-	59	18.0
Non-Member Deposits	70	90	28.6	136	51.1
Regular Reserves	338	366	8.3	406	10.9
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	1-	-6	500.0-	-3	50.0-
Other Reserves	91	98	7.7	103	5.1
Undivided Earnings	580	662	14.1	741	11.9
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	1,008	1,120	11.1	1,246	11.3
TOTAL LIABILITIES/EQUITY/SAVINGS	10,351	10,939	5.7	11,662	6.6

* Amount Less than 1 Million

ILLINOIS
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	654	638	2.4-	616	3.4-
INCOME					
Interest on Loans	514	568	10.5	629	10.7
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	224	225	0.4	224	0.4-
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	43	49	14.0	58	18.4
Other Operating Income	14	19	35.7	23	21.1
TOTAL GROSS INCOME	795	862	8.4	933	8.2
EXPENSES					
Employee Compensation and Benefits	136	146	7.4	156	6.8
Travel and Conference Expense	4	5	25.0	5	0.0
Office Occupancy Expense	16	18	12.5	19	5.6
Office Operations Expense	58	62	6.9	65	4.8
Educational & Promotional Expense	9	10	11.1	10	0.0
Loan Servicing Expense	14	17	21.4	16	5.9-
Professional and Outside Services	19	22	15.8	22	0.0
Provision for Loan Losses	22	31	40.9	41	32.3
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	9	8	11.1-	8	0.0
Operating Fees	2	3	50.0	2	33.3-
Miscellaneous Operating Expenses	12	14	16.7	22	57.1
TOTAL OPERATING EXPENSES	302	336	11.3	368	9.5
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	1-	0*	100.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	1	0*	100.0-	0*	0.0
Income (Loss) Before Cost of Funds	492	525	6.7	565	7.6
COST OF FUNDS					
Interest on Borrowed Money	7	2	71.4-	2	0.0
Dividends on Shares	363	394	8.5	419	6.3
Interest on Deposits	11	10	9.1-	16	60.0
NET INCOME BEFORE RESERVE TRANSFERS	111	119	7.2	127	6.7
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	23	25	8.7	26	4.0
Net Reserve Transfer	11	10	9.1-	12	20.0
Net Income After Net Reserve Transfer	100	109	9.0	116	6.4
Additional (Voluntary) Reserve Transfers	13	6	53.8-	13	116.7
Adjusted Net Income	87	103	18.4	103	0.0

* Amount Less than 1 Million

INDIANA
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	274	267	2.6-	261	2.2-
Cash	150	144	4.0-	173	20.1
TOTAL LOANS OUTSTANDING	4,829	5,327	10.3	5,717	7.3
Unsecured Credit Card Loans	405	455	12.3	477	4.8
All Other Unsecured Loans	593	587	1.0-	543	7.5-
New Vehicle Loans	1,106	1,135	2.6	1,146	1.0
Used Vehicle Loans	968	1,186	22.5	1,338	12.8
First Mortgage Real Estate Loans	863	1,056	22.4	1,188	12.5
Other Real Estate Loans	507	570	12.4	664	16.5
All Other Loans to Members	381	335	12.1-	359	7.2
Other Loans	6	2	66.7-	2	0.0
Allowance For Loan Losses	41	42	2.4	47	11.9
TOTAL INVESTMENTS	1,984	1,937	2.4-	1,917	1.0-
U.S. Government Obligations	41	101	146.3	97	4.0-
Federal Agency Securities	570	535	6.1-	504	5.8-
Mutual Fund & Common Trusts	37	25	32.4-	29	16.0
Corporate Credit Unions	816	680	16.7-	637	6.3-
Commercial Banks, S&Ls	443	504	13.8	506	0.4
Credit Unions -Loans to, Deposits in	5	11	120.0	7	36.4-
NCUSIF Capitalization Deposit	59	61	3.4	64	4.9
Other Investments	13	19	46.2	73	284.2
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	111	121	9.0	127	5.0
Other Fixed Assets	33	39	18.2	41	5.1
Other Real Estate Owned	1	1	0.0	2	100.0
Other Assets	57	60	5.3	67	11.7
TOTAL ASSETS	7,124	7,589	6.5	7,996	5.4
LIABILITIES					
Total Borrowings	66	64	3.0-	67	4.7
Accrued Dividends/Interest Payable	4	4	0.0	4	0.0
Acct Payable and Other Liabilities	34	38	11.8	40	5.3
TOTAL LIABILITIES	104	107	2.9	112	4.7
EQUITY/SAVINGS					
TOTAL SAVINGS	6,334	6,722	6.1	7,057	5.0
Share Drafts	753	778	3.3	833	7.1
Regular Shares	2,766	2,753	0.5-	2,723	1.1-
Money Market Shares	655	726	10.8	867	19.4
Share Certificates/CDs	1,423	1,685	18.4	1,834	8.8
IRA/Keogh Accounts	638	657	3.0	668	1.7
All Other Shares and Member Deposits	90	114	26.7	117	2.6
Non-Member Deposits	9	10	11.1	15	50.0
Regular Reserves	220	238	8.2	256	7.6
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	3-	-3	0.0	0*	100.0
Other Reserves	23	26	13.0	40	53.8
Undivided Earnings	446	499	11.9	533	6.8
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	685	761	11.1	828	8.8
TOTAL LIABILITIES/EQUITY/SAVINGS	7,124	7,589	6.5	7,996	5.4

* Amount Less than 1 Million

INDIANA
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	274	267	2.6-	261	2.2-
INCOME					
Interest on Loans	409	450	10.0	486	8.0
(Less) Interest Refund	1	0*	100.0-	0*	0.0
Income from Investments	112	116	3.6	116	0.0
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	46	51	10.9	56	9.8
Other Operating Income	13	17	30.8	19	11.8
TOTAL GROSS INCOME	580	634	9.3	676	6.6
EXPENSES					
Employee Compensation and Benefits	120	128	6.7	137	7.0
Travel and Conference Expense	4	5	25.0	5	0.0
Office Occupancy Expense	18	18	0.0	19	5.6
Office Operations Expense	52	57	9.6	63	10.5
Educational & Promotional Expense	9	10	11.1	10	0.0
Loan Servicing Expense	12	13	8.3	16	23.1
Professional and Outside Services	21	23	9.5	25	8.7
Provision for Loan Losses	17	25	47.1	39	56.0
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	3	3	0.0	3	0.0
Operating Fees	2	2	0.0	2	0.0
Miscellaneous Operating Expenses	5	8	60.0	6	25.0-
TOTAL OPERATING EXPENSES	263	292	11.0	324	11.0
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	317	342	7.9	352	2.9
COST OF FUNDS					
Interest on Borrowed Money	6	5	16.7-	4	20.0-
Dividends on Shares	240	261	8.8	279	6.9
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	71	76	7.0	69	9.2-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	30	30	0.0	31	3.3
Net Reserve Transfer	16	11	31.3-	11	0.0
Net Income After Net Reserve Transfer	55	65	18.2	58	10.8-
Additional (Voluntary) Reserve Transfers	6	6	0.0	6	0.0
Adjusted Net Income	49	59	20.4	52	11.9-

* Amount Less than 1 Million

IOWA
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	218	215	1.4-	211	1.9-
Cash	81	76	6.2-	83	9.2
TOTAL LOANS OUTSTANDING	1,777	1,949	9.7	2,127	9.1
Unsecured Credit Card Loans	131	143	9.2	150	4.9
All Other Unsecured Loans	149	156	4.7	154	1.3-
New Vehicle Loans	389	389	0.0	379	2.6-
Used Vehicle Loans	455	508	11.6	547	7.7
First Mortgage Real Estate Loans	288	345	19.8	402	16.5
Other Real Estate Loans	193	241	24.9	311	29.0
All Other Loans to Members	160	151	5.6-	165	9.3
Other Loans	11	15	36.4	19	26.7
Allowance For Loan Losses	16	17	6.3	19	11.8
TOTAL INVESTMENTS	609	613	0.7	645	5.2
U.S. Government Obligations	73	51	30.1-	37	27.5-
Federal Agency Securities	204	184	9.8-	184	0.0
Mutual Fund & Common Trusts	3	3	0.0	3	0.0
Corporate Credit Unions	181	203	12.2	219	7.9
Commercial Banks, S&Ls	108	126	16.7	153	21.4
Credit Unions -Loans to, Deposits in	4	9	125.0	11	22.2
NCUSIF Capitalization Deposit	21	22	4.8	23	4.5
Other Investments	15	16	6.7	16	0.0
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	53	57	7.5	61	7.0
Other Fixed Assets	12	12	0.0	13	8.3
Other Real Estate Owned	0*	0*	0.0	0*	0.0
Other Assets	23	28	21.7	35	25.0
TOTAL ASSETS	2,540	2,717	7.0	2,945	8.4
LIABILITIES					
Total Borrowings	9	18	100.0	30	66.7
Accrued Dividends/Interest Payable	8	8	0.0	9	12.5
Acct Payable and Other Liabilities	15	16	6.7	17	6.3
TOTAL LIABILITIES	31	41	32.3	56	36.6
EQUITY/SAVINGS					
TOTAL SAVINGS	2,247	2,391	6.4	2,575	7.7
Share Drafts	271	282	4.1	321	13.8
Regular Shares	1,079	1,110	2.9	1,146	3.2
Money Market Shares	170	199	17.1	222	11.6
Share Certificates/CDs	500	566	13.2	641	13.3
IRA/Keogh Accounts	193	198	2.6	203	2.5
All Other Shares and Member Deposits	30	25	16.7-	27	8.0
Non-Member Deposits	4	11	175.0	14	27.3
Regular Reserves	94	103	9.6	111	7.8
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	0.0	0*	0.0
Other Reserves	77	74	3.9-	80	8.1
Undivided Earnings	90	109	21.1	122	11.9
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	261	285	9.2	314	10.2
TOTAL LIABILITIES/EQUITY/SAVINGS	2,540	2,717	7.0	2,945	8.4

* Amount Less than 1 Million

IOWA
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	218	215	1.4-	211	1.9-
INCOME					
Interest on Loans	155	172	11.0	188	9.3
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	36	37	2.8	38	2.7
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	15	17	13.3	17	0.0
Other Operating Income	5	6	20.0	7	16.7
TOTAL GROSS INCOME	212	231	9.0	251	8.7
EXPENSES					
Employee Compensation and Benefits	45	48	6.7	52	8.3
Travel and Conference Expense	2	2	0.0	2	0.0
Office Occupancy Expense	7	8	14.3	8	0.0
Office Operations Expense	20	21	5.0	22	4.8
Educational & Promotional Expense	4	4	0.0	5	25.0
Loan Servicing Expense	4	5	25.0	5	0.0
Professional and Outside Services	9	11	22.2	12	9.1
Provision for Loan Losses	6	9	50.0	10	11.1
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	3	3	0.0	3	0.0
Operating Fees	1	1	0.0	1	0.0
Miscellaneous Operating Expenses	3	3	0.0	3	0.0
TOTAL OPERATING EXPENSES	105	115	9.5	123	7.0
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	107	116	8.4	128	10.3
COST OF FUNDS					
Interest on Borrowed Money	1	0*	100.0-	1	100.0
Dividends on Shares	69	72	4.3	78	8.3
Interest on Deposits	14	19	35.7	21	10.5
NET INCOME BEFORE RESERVE TRANSFERS	23	24	4.3	28	16.7
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	6	5	16.7-	6	20.0
Net Reserve Transfer	3	2	33.3-	3	50.0
Net Income After Net Reserve Transfer	19	22	15.8	25	13.6
Additional (Voluntary) Reserve Transfers	4	5	25.0	4	20.0-
Adjusted Net Income	15	18	20.0	21	16.7

* Amount Less than 1 Million

KANSAS
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	157	149	5.1-	147	1.3-
Cash	60	54	10.1-	66	22.2
TOTAL LOANS OUTSTANDING	1,337	1,359	1.6	1,490	9.6
Unsecured Credit Card Loans	54	59	9.3	62	5.1
All Other Unsecured Loans	104	92	11.5-	90	2.2-
New Vehicle Loans	324	306	5.6-	306	0.0
Used Vehicle Loans	433	489	12.9	555	13.5
First Mortgage Real Estate Loans	201	183	9.0-	214	16.9
Other Real Estate Loans	88	102	15.9	132	29.4
All Other Loans to Members	130	128	1.5-	126	1.6-
Other Loans	3	1	66.7-	4	300.0
Allowance For Loan Losses	16	15	6.3-	15	0.0
TOTAL INVESTMENTS	631	538	14.7-	509	5.4-
U.S. Government Obligations	34	26	23.5-	13	50.0-
Federal Agency Securities	210	156	25.7-	153	1.9-
Mutual Fund & Common Trusts	15	9	40.0-	5	44.4-
Corporate Credit Unions	183	182	0.5-	185	1.6
Commercial Banks, S&Ls	150	135	10.0-	123	8.9-
Credit Unions -Loans to, Deposits in	6	10	66.7	10	0.0
NCUSIF Capitalization Deposit	17	16	5.9-	17	6.3
Other Investments	15	3	80.0-	3	0.0
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	31	34	9.7	38	11.8
Other Fixed Assets	9	9	0.0	11	22.2
Other Real Estate Owned	0*	0*	0.0	0*	0.0
Other Assets	17	15	11.8-	19	26.7
TOTAL ASSETS	2,068	1,995	3.5-	2,119	6.2
LIABILITIES					
Total Borrowings	0*	0*	0.0	3	100.0
Accrued Dividends/Interest Payable	6	5	16.7-	5	0.0
Acct Payable and Other Liabilities	14	11	21.4-	14	27.3
TOTAL LIABILITIES	21	18	14.3-	21	16.7
EQUITY/SAVINGS					
TOTAL SAVINGS	1,810	1,740	3.9-	1,838	5.6
Share Drafts	166	167	0.6	185	10.8
Regular Shares	763	711	6.8-	708	0.4-
Money Market Shares	130	124	4.6-	141	13.7
Share Certificates/CDs	490	482	1.6-	546	13.3
IRA/Keogh Accounts	222	205	7.7-	200	2.4-
All Other Shares and Member Deposits	39	49	25.6	55	12.2
Non-Member Deposits	0*	2	100.0	2	0.0
Regular Reserves	74	75	1.4	81	8.0
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	0.0	0*	0.0
Other Reserves	46	49	6.5	50	2.0
Undivided Earnings	117	114	2.6-	129	13.2
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	238	238	0.0	260	9.2
TOTAL LIABILITIES/EQUITY/SAVINGS	2,068	1,995	3.5-	2,119	6.2

* Amount Less than 1 Million

KANSAS
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	157	149	5.1-	147	1.3-
INCOME					
Interest on Loans	116	119	2.6	130	9.2
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	36	32	11.1-	32	0.0
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	10	11	10.0	12	9.1
Other Operating Income	3	3	0.0	4	33.3
TOTAL GROSS INCOME	165	165	0.0	177	7.3
EXPENSES					
Employee Compensation and Benefits	32	33	3.1	36	9.1
Travel and Conference Expense	1	0*	100.0-	1	100.0
Office Occupancy Expense	4	4	0.0	5	25.0
Office Operations Expense	13	13	0.0	15	15.4
Educational & Promotional Expense	2	2	0.0	3	50.0
Loan Servicing Expense	3	3	0.0	4	33.3
Professional and Outside Services	5	5	0.0	6	20.0
Provision for Loan Losses	3	4	33.3	6	50.0
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	2	2	0.0	2	0.0
Operating Fees	1	0*	100.0-	0*	0.0
Miscellaneous Operating Expenses	2	2	0.0	3	50.0
TOTAL OPERATING EXPENSES	68	71	4.4	81	14.1
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	98	94	4.1-	96	2.1
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
Dividends on Shares	72	69	4.2-	75	8.7
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	25	24	4.0-	22	8.3-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	6	4	33.3-	7	75.0
Net Reserve Transfer	4	2	50.0-	3	50.0
Net Income After Net Reserve Transfer	21	23	9.5	19	17.4-
Additional (Voluntary) Reserve Transfers	2	5	150.0	2	60.0-
Adjusted Net Income	19	18	5.3-	17	5.6-

* Amount Less than 1 Million

KENTUCKY
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	151	145	4.0-	141	2.8-
Cash	56	61	8.9	69	13.1
TOTAL LOANS OUTSTANDING	1,647	1,791	8.7	1,919	7.1
Unsecured Credit Card Loans	106	120	13.2	128	6.7
All Other Unsecured Loans	276	280	1.4	264	5.7-
New Vehicle Loans	451	456	1.1	429	5.9-
Used Vehicle Loans	307	361	17.6	403	11.6
First Mortgage Real Estate Loans	277	322	16.2	404	25.5
Other Real Estate Loans	151	177	17.2	209	18.1
All Other Loans to Members	78	74	5.1-	79	6.8
Other Loans	1	1	0.0	2	100.0
Allowance For Loan Losses	14	16	14.3	18	12.5
TOTAL INVESTMENTS	605	614	1.5	610	0.7-
U.S. Government Obligations	56	77	37.5	62	19.5-
Federal Agency Securities	210	184	12.4-	182	1.1-
Mutual Fund & Common Trusts	2	2	0.0	7	250.0
Corporate Credit Unions	200	215	7.5	249	15.8
Commercial Banks, S&Ls	110	110	0.0	77	30.0-
Credit Unions -Loans to, Deposits in	1	1	0.0	4	300.0
NCUSIF Capitalization Deposit	20	20	0.0	21	5.0
Other Investments	5	4	20.0-	6	50.0
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	28	34	21.4	34	0.0
Other Fixed Assets	12	13	8.3	14	7.7
Other Real Estate Owned	1	0*	100.0-	0*	0.0
Other Assets	16	20	25.0	20	0.0
TOTAL ASSETS	2,351	2,516	7.0	2,648	5.2
LIABILITIES					
Total Borrowings	1	0*	100.0-	1	100.0
Accrued Dividends/Interest Payable	11	11	0.0	12	9.1
Acct Payable and Other Liabilities	6	10	66.7	8	20.0-
TOTAL LIABILITIES	18	21	16.7	21	0.0
EQUITY/SAVINGS					
TOTAL SAVINGS	2,050	2,181	6.4	2,283	4.7
Share Drafts	210	230	9.5	249	8.3
Regular Shares	1,064	1,103	3.7	1,106	0.3
Money Market Shares	68	82	20.6	63	23.2-
Share Certificates/CDs	436	480	10.1	549	14.4
IRA/Keogh Accounts	245	256	4.5	255	0.4-
All Other Shares and Member Deposits	24	25	4.2	54	116.0
Non-Member Deposits	3	4	33.3	7	75.0
Regular Reserves	80	85	6.3	91	7.1
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	1	0*	100.0-	0*	0.0
Other Reserves	26	20	23.1-	7	65.0-
Undivided Earnings	176	210	19.3	245	16.7
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	283	314	11.0	343	9.2
TOTAL LIABILITIES/EQUITY/SAVINGS	2,351	2,516	7.0	2,648	5.2

* Amount Less than 1 Million

KENTUCKY
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	151	145	4.0-	141	2.8-
INCOME					
Interest on Loans	145	158	9.0	170	7.6
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	34	35	2.9	36	2.9
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	15	16	6.7	18	12.5
Other Operating Income	5	6	20.0	6	0.0
TOTAL GROSS INCOME	199	215	8.0	230	7.0
EXPENSES					
Employee Compensation and Benefits	36	40	11.1	44	10.0
Travel and Conference Expense	1	1	0.0	2	100.0
Office Occupancy Expense	4	5	25.0	5	0.0
Office Operations Expense	17	19	11.8	20	5.3
Educational & Promotional Expense	2	2	0.0	2	0.0
Loan Servicing Expense	3	3	0.0	4	33.3
Professional and Outside Services	6	7	16.7	7	0.0
Provision for Loan Losses	6	11	83.3	15	36.4
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	2	2	0.0	2	0.0
Operating Fees	1	0*	100.0-	0*	0.0
Miscellaneous Operating Expenses	2	3	50.0	3	0.0
TOTAL OPERATING EXPENSES	81	93	14.8	104	11.8
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	117	122	4.3	126	3.3
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
Dividends on Shares	84	90	7.1	96	6.7
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	33	32	3.0-	30	6.3-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	7	8	14.3	7	12.5-
Net Reserve Transfer	3	3	0.0	1	66.7-
Net Income After Net Reserve Transfer	29	30	3.4	28	6.7-
Additional (Voluntary) Reserve Transfers	3	3	0.0	3	0.0
Adjusted Net Income	27	27	0.0	25	7.4-

* Amount Less than 1 Million

LOUISIANA
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	312	301	3.5-	296	1.7-
Cash	98	91	7.1-	103	13.2
TOTAL LOANS OUTSTANDING	2,283	2,484	8.8	2,632	6.0
Unsecured Credit Card Loans	112	132	17.9	155	17.4
All Other Unsecured Loans	455	479	5.3	475	0.8-
New Vehicle Loans	813	859	5.7	865	0.7
Used Vehicle Loans	267	342	28.1	403	17.8
First Mortgage Real Estate Loans	340	363	6.8	404	11.3
Other Real Estate Loans	51	59	15.7	74	25.4
All Other Loans to Members	239	247	3.3	251	1.6
Other Loans	6	4	33.3-	5	25.0
Allowance For Loan Losses	29	26	10.3-	29	11.5
TOTAL INVESTMENTS	931	903	3.0-	933	3.3
U.S. Government Obligations	55	54	1.8-	45	16.7-
Federal Agency Securities	227	224	1.3-	236	5.4
Mutual Fund & Common Trusts	18	18	0.0	16	11.1-
Corporate Credit Unions	234	224	4.3-	236	5.4
Commercial Banks, S&Ls	349	333	4.6-	350	5.1
Credit Unions -Loans to, Deposits in	8	12	50.0	12	0.0
NCUSIF Capitalization Deposit	28	29	3.6	30	3.4
Other Investments	12	10	16.7-	7	30.0-
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	49	58	18.4	62	6.9
Other Fixed Assets	16	19	18.8	19	0.0
Other Real Estate Owned	1	0*	100.0-	0*	0.0
Other Assets	28	34	21.4	34	0.0
TOTAL ASSETS	3,378	3,564	5.5	3,754	5.3
LIABILITIES					
Total Borrowings	4	6	50.0	16	166.7
Accrued Dividends/Interest Payable	12	12	0.0	11	8.3-
Acct Payable and Other Liabilities	11	11	0.0	12	9.1
TOTAL LIABILITIES	28	29	3.6	39	34.5
EQUITY/SAVINGS					
TOTAL SAVINGS	2,937	3,078	4.8	3,222	4.7
Share Drafts	236	252	6.8	289	14.7
Regular Shares	1,751	1,766	0.9	1,795	1.6
Money Market Shares	154	161	4.5	174	8.1
Share Certificates/CDs	527	612	16.1	672	9.8
IRA/Keogh Accounts	245	255	4.1	258	1.2
All Other Shares and Member Deposits	21	17	19.0-	20	17.6
Non-Member Deposits	4	15	275.0	16	6.7
Regular Reserves	149	161	8.1	171	6.2
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	1-	-1	0.0	0*	100.0
Other Reserves	28	26	7.1-	26	0.0
Undivided Earnings	237	271	14.3	297	9.6
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	413	457	10.7	493	7.9
TOTAL LIABILITIES/EQUITY/SAVINGS	3,378	3,564	5.5	3,754	5.3

* Amount Less than 1 Million

LOUISIANA
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	312	301	3.5-	296	1.7-
INCOME					
Interest on Loans	205	224	9.3	238	6.3
(Less) Interest Refund	1	2	100.0	1	50.0-
Income from Investments	54	54	0.0	55	1.9
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	21	24	14.3	26	8.3
Other Operating Income	6	6	0.0	7	16.7
TOTAL GROSS INCOME	284	307	8.1	326	6.2
EXPENSES					
Employee Compensation and Benefits	57	62	8.8	68	9.7
Travel and Conference Expense	2	2	0.0	2	0.0
Office Occupancy Expense	6	6	0.0	7	16.7
Office Operations Expense	27	30	11.1	32	6.7
Educational & Promotional Expense	3	3	0.0	3	0.0
Loan Servicing Expense	4	5	25.0	5	0.0
Professional and Outside Services	7	9	28.6	10	11.1
Provision for Loan Losses	7	11	57.1	19	72.7
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	6	6	0.0	6	0.0
Operating Fees	1	1	0.0	1	0.0
Miscellaneous Operating Expenses	3	5	66.7	4	20.0-
TOTAL OPERATING EXPENSES	123	140	13.8	158	12.9
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	1	0*	100.0-	0*	0.0
Income (Loss) Before Cost of Funds	162	167	3.1	168	0.6
COST OF FUNDS					
Interest on Borrowed Money	1	0*	100.0-	0*	0.0
Dividends on Shares	110	121	10.0	129	6.6
Interest on Deposits	2	2	0.0	2	0.0
NET INCOME BEFORE RESERVE TRANSFERS	49	45	8.2-	38	15.6-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	7	7	0.0	7	0.0
Net Reserve Transfer	4	3	25.0-	2	33.3-
Net Income After Net Reserve Transfer	45	41	8.9-	35	14.6-
Additional (Voluntary) Reserve Transfers	8	9	12.5	8	11.1-
Adjusted Net Income	37	33	10.8-	27	18.2-

* Amount Less than 1 Million

MAINE
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	95	92	3.2-	89	3.3-
Cash	60	58	3.3-	61	5.2
TOTAL LOANS OUTSTANDING	1,413	1,561	10.5	1,683	7.8
Unsecured Credit Card Loans	84	100	19.0	111	11.0
All Other Unsecured Loans	129	135	4.7	137	1.5
New Vehicle Loans	219	233	6.4	221	5.2-
Used Vehicle Loans	222	276	24.3	323	17.0
First Mortgage Real Estate Loans	344	385	11.9	439	14.0
Other Real Estate Loans	228	234	2.6	241	3.0
All Other Loans to Members	187	197	5.3	203	3.0
Other Loans	1	0*	100.0-	7	100.0
Allowance For Loan Losses	12	12	0.0	12	0.0
TOTAL INVESTMENTS	525	473	9.9-	489	3.4
U.S. Government Obligations	41	34	17.1-	26	23.5-
Federal Agency Securities	132	130	1.5-	131	0.8
Mutual Fund & Common Trusts	2	3	50.0	1	66.7-
Corporate Credit Unions	140	109	22.1-	135	23.9
Commercial Banks, S&Ls	163	154	5.5-	151	1.9-
Credit Unions -Loans to, Deposits in	11	12	9.1	13	8.3
NCUSIF Capitalization Deposit	17	18	5.9	19	5.6
Other Investments	19	13	31.6-	13	0.0
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	42	46	9.5	47	2.2
Other Fixed Assets	8	10	25.0	11	10.0
Other Real Estate Owned	1	1	0.0	2	100.0
Other Assets	13	17	30.8	18	5.9
TOTAL ASSETS	2,050	2,154	5.1	2,298	6.7
LIABILITIES					
Total Borrowings	8	9	12.5	25	177.8
Accrued Dividends/Interest Payable	1	0*	100.0-	0*	0.0
Acct Payable and Other Liabilities	9	10	11.1	10	0.0
TOTAL LIABILITIES	18	20	11.1	35	75.0
EQUITY/SAVINGS					
TOTAL SAVINGS	1,841	1,923	4.5	2,030	5.6
Share Drafts	207	220	6.3	229	4.1
Regular Shares	782	780	0.3-	793	1.7
Money Market Shares	150	164	9.3	175	6.7
Share Certificates/CDs	477	522	9.4	595	14.0
IRA/Keogh Accounts	196	214	9.2	215	0.5
All Other Shares and Member Deposits	21	19	9.5-	17	10.5-
Non-Member Deposits	8	4	50.0-	6	50.0
Regular Reserves	78	87	11.5	94	8.0
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	0.0	0*	0.0
Other Reserves	12	11	8.3-	11	0.0
Undivided Earnings	102	115	12.7	126	9.6
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	191	212	11.0	232	9.4
TOTAL LIABILITIES/EQUITY/SAVINGS	2,050	2,154	5.1	2,298	6.7

* Amount Less than 1 Million

MAINE
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	95	92	3.2-	89	3.3-
INCOME					
Interest on Loans	124	136	9.7	147	8.1
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	31	31	0.0	30	3.2-
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	9	9	0.0	10	11.1
Other Operating Income	4	4	0.0	6	50.0
TOTAL GROSS INCOME	168	180	7.1	193	7.2
EXPENSES					
Employee Compensation and Benefits	36	39	8.3	41	5.1
Travel and Conference Expense	1	1	0.0	1	0.0
Office Occupancy Expense	5	5	0.0	6	20.0
Office Operations Expense	15	17	13.3	19	11.8
Educational & Promotional Expense	2	2	0.0	3	50.0
Loan Servicing Expense	3	4	33.3	4	0.0
Professional and Outside Services	7	7	0.0	8	14.3
Provision for Loan Losses	3	4	33.3	7	75.0
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	2	2	0.0	2	0.0
Operating Fees	1	0*	100.0-	0*	0.0
Miscellaneous Operating Expenses	2	2	0.0	2	0.0
TOTAL OPERATING EXPENSES	77	85	10.4	94	10.6
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	91	95	4.4	99	4.2
COST OF FUNDS					
Interest on Borrowed Money	1	0*	100.0-	0*	0.0
Dividends on Shares	67	73	9.0	78	6.8
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	23	21	8.7-	20	4.8-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	5	5	0.0	5	0.0
Net Reserve Transfer	3	3	0.0	2	33.3-
Net Income After Net Reserve Transfer	20	18	10.0-	18	0.0
Additional (Voluntary) Reserve Transfers	2	6	200.0	6	0.0
Adjusted Net Income	17	12	29.4-	12	0.0

* Amount Less than 1 Million

MARYLAND
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	138	138	0.0	138	0.0
Cash	145	151	4.1	144	4.6-
TOTAL LOANS OUTSTANDING	3,836	4,349	13.4	4,582	5.4
Unsecured Credit Card Loans	364	436	19.8	474	8.7
All Other Unsecured Loans	872	909	4.2	824	9.4-
New Vehicle Loans	938	1,003	6.9	1,036	3.3
Used Vehicle Loans	300	392	30.7	478	21.9
First Mortgage Real Estate Loans	714	878	23.0	957	9.0
Other Real Estate Loans	494	573	16.0	627	9.4
All Other Loans to Members	152	152	0.0	181	19.1
Other Loans	3	6	100.0	3	50.0-
Allowance For Loan Losses	43	54	25.6	60	11.1
TOTAL INVESTMENTS	2,221	2,366	6.5	2,553	7.9
U.S. Government Obligations	263	354	34.6	310	12.4-
Federal Agency Securities	1,331	1,389	4.4	1,556	12.0
Mutual Fund & Common Trusts	143	149	4.2	156	4.7
Corporate Credit Unions	77	85	10.4	136	60.0
Commercial Banks, S&Ls	310	293	5.5-	272	7.2-
Credit Unions -Loans to, Deposits in	4	6	50.0	6	0.0
NCUSIF Capitalization Deposit	54	58	7.4	61	5.2
Other Investments	41	32	22.0-	55	71.9
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	69	69	0.0	73	5.8
Other Fixed Assets	31	38	22.6	41	7.9
Other Real Estate Owned	1	1	0.0	1	0.0
Other Assets	61	84	37.7	102	21.4
TOTAL ASSETS	6,322	7,006	10.8	7,435	6.1
LIABILITIES					
Total Borrowings	17	6	64.7-	31	416.7
Accrued Dividends/Interest Payable	21	21	0.0	21	0.0
Acct Payable and Other Liabilities	40	41	2.5	46	12.2
TOTAL LIABILITIES	78	67	14.1-	98	46.3
EQUITY/SAVINGS					
TOTAL SAVINGS	5,652	6,265	10.8	6,586	5.1
Share Drafts	574	666	16.0	772	15.9
Regular Shares	2,939	3,139	6.8	3,265	4.0
Money Market Shares	565	652	15.4	663	1.7
Share Certificates/CDs	777	948	22.0	1,009	6.4
IRA/Keogh Accounts	733	775	5.7	779	0.5
All Other Shares and Member Deposits	59	78	32.2	92	17.9
Non-Member Deposits	6	7	16.7	6	14.3-
Regular Reserves	216	235	8.8	246	4.7
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	3	-4	233.3-	-1	75.0-
Other Reserves	54	73	35.2	76	4.1
Undivided Earnings	318	371	16.7	430	15.9
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	592	674	13.9	751	11.4
TOTAL LIABILITIES/EQUITY/SAVINGS	6,322	7,006	10.8	7,435	6.1

* Amount Less than 1 Million

MARYLAND
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	138	138	0.0	138	0.0
INCOME					
Interest on Loans	350	390	11.4	414	6.2
(Less) Interest Refund	1	1	0.0	1	0.0
Income from Investments	130	144	10.8	153	6.3
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	30	35	16.7	42	20.0
Other Operating Income	12	14	16.7	15	7.1
TOTAL GROSS INCOME	521	582	11.7	623	7.0
EXPENSES					
Employee Compensation and Benefits	99	113	14.1	122	8.0
Travel and Conference Expense	3	4	33.3	4	0.0
Office Occupancy Expense	13	15	15.4	15	0.0
Office Operations Expense	48	57	18.8	62	8.8
Educational & Promotional Expense	7	7	0.0	7	0.0
Loan Servicing Expense	8	10	25.0	11	10.0
Professional and Outside Services	12	13	8.3	14	7.7
Provision for Loan Losses	22	38	72.7	47	23.7
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	4	4	0.0	3	25.0-
Operating Fees	1	1	0.0	1	0.0
Miscellaneous Operating Expenses	5	5	0.0	6	20.0
TOTAL OPERATING EXPENSES	223	266	19.3	293	10.2
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	6-	2	22.2	3	50.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	292	318	8.9	333	4.7
COST OF FUNDS					
Interest on Borrowed Money	2	0*	100.0-	0*	0.0
Dividends on Shares	207	230	11.1	242	5.2
Interest on Deposits	20	24	20.0	23	4.2-
NET INCOME BEFORE RESERVE TRANSFERS	63	63	0.0	67	6.3
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	19	22	15.8	22	0.0
Net Reserve Transfer	7	6	14.3-	3	50.0-
Net Income After Net Reserve Transfer	56	57	1.8	63	10.5
Additional (Voluntary) Reserve Transfers	8	12	50.0	10	16.7-
Adjusted Net Income	48	45	6.3-	53	17.8

* Amount Less than 1 Million

MASSACHUSETTS
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	327	319	2.4-	316	0.9-
Cash	181	177	2.2-	184	4.0
TOTAL LOANS OUTSTANDING	5,747	6,554	14.0	7,290	11.2
Unsecured Credit Card Loans	353	451	27.8	512	13.5
All Other Unsecured Loans	562	585	4.1	600	2.6
New Vehicle Loans	758	853	12.5	892	4.6
Used Vehicle Loans	452	643	42.3	821	27.7
First Mortgage Real Estate Loans	2,765	3,054	10.5	3,350	9.7
Other Real Estate Loans	670	768	14.6	918	19.5
All Other Loans to Members	177	189	6.8	195	3.2
Other Loans	9	11	22.2	2	81.8-
Allowance For Loan Losses	88	80	9.1-	74	7.5-
TOTAL INVESTMENTS	4,007	3,761	6.1-	3,718	1.1-
U.S. Government Obligations	984	914	7.1-	734	19.7-
Federal Agency Securities	1,709	1,654	3.2-	1,759	6.3
Mutual Fund & Common Trusts	62	37	40.3-	40	8.1
Corporate Credit Unions	630	593	5.9-	661	11.5
Commercial Banks, S&Ls	452	385	14.8-	361	6.2-
Credit Unions -Loans to, Deposits in	12	16	33.3	8	50.0-
NCUSIF Capitalization Deposit	82	86	4.9	90	4.7
Other Investments	75	77	2.7	65	15.6-
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	108	111	2.8	120	8.1
Other Fixed Assets	32	36	12.5	42	16.7
Other Real Estate Owned	5	8	60.0	3	62.5-
Other Assets	105	98	6.7-	111	13.3
TOTAL ASSETS	10,096	10,665	5.6	11,395	6.8
LIABILITIES					
Total Borrowings	9	14	55.6	33	135.7
Accrued Dividends/Interest Payable	9	10	11.1	8	20.0-
Acct Payable and Other Liabilities	45	50	11.1	51	2.0
TOTAL LIABILITIES	62	73	17.7	92	26.0
EQUITY/SAVINGS					
TOTAL SAVINGS	8,908	9,352	5.0	9,930	6.2
Share Drafts	663	708	6.8	833	17.7
Regular Shares	3,497	3,501	0.1	3,471	0.9-
Money Market Shares	951	1,048	10.2	1,159	10.6
Share Certificates/CDs	2,344	2,597	10.8	2,922	12.5
IRA/Keogh Accounts	1,313	1,350	2.8	1,368	1.3
All Other Shares and Member Deposits	137	146	6.6	175	19.9
Non-Member Deposits	4	3	25.0-	2	33.3-
Regular Reserves	289	317	9.7	346	9.1
Investment Valuation Reserve	1	0*	100.0-	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	12	7	41.7-	19	171.4
Other Reserves	19	40	110.5	15	62.5-
Undivided Earnings	804	875	8.8	992	13.4
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	1,125	1,240	10.2	1,373	10.7
TOTAL LIABILITIES/EQUITY/SAVINGS	10,096	10,665	5.6	11,395	6.8

* Amount Less than 1 Million

MASSACHUSETTS
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	327	319	2.4-	316	0.9-
INCOME					
Interest on Loans	477	528	10.7	586	11.0
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	230	230	0.0	223	3.0-
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	26	30	15.4	34	13.3
Other Operating Income	9	11	22.2	11	0.0
TOTAL GROSS INCOME	743	798	7.4	854	7.0
EXPENSES					
Employee Compensation and Benefits	136	146	7.4	157	7.5
Travel and Conference Expense	5	5	0.0	7	40.0
Office Occupancy Expense	17	19	11.8	21	10.5
Office Operations Expense	49	54	10.2	59	9.3
Educational & Promotional Expense	11	11	0.0	12	9.1
Loan Servicing Expense	7	9	28.6	9	0.0
Professional and Outside Services	22	24	9.1	26	8.3
Provision for Loan Losses	14	15	7.1	23	53.3
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	6	5	16.7-	5	0.0
Operating Fees	2	2	0.0	2	0.0
Miscellaneous Operating Expenses	11	13	18.2	13	0.0
TOTAL OPERATING EXPENSES	280	302	7.9	333	10.3
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	1-	2	300.0	0*	100.0-
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	1	0*	100.0-	0*	0.0
Income (Loss) Before Cost of Funds	463	499	7.8	522	4.6
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	0.0	1	100.0
Dividends on Shares	349	378	8.3	399	5.6
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	113	121	7.1	122	0.8
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	18	25	38.9	31	24.0
Net Reserve Transfer	11	16	45.5	17	6.3
Net Income After Net Reserve Transfer	103	105	1.9	105	0.0
Additional (Voluntary) Reserve Transfers	4	4	0.0	6	50.0
Adjusted Net Income	99	101	2.0	98	3.0-

* Amount Less than 1 Million

MICHIGAN
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	524	511	2.5-	507	0.8-
Cash	429	413	3.7-	432	4.6
TOTAL LOANS OUTSTANDING	9,792	10,789	10.2	11,686	8.3
Unsecured Credit Card Loans	714	806	12.9	882	9.4
All Other Unsecured Loans	1,332	1,329	0.2-	1,244	6.4-
New Vehicle Loans	2,309	2,344	1.5	2,276	2.9-
Used Vehicle Loans	1,622	1,943	19.8	2,238	15.2
First Mortgage Real Estate Loans	1,946	2,352	20.9	2,786	18.5
Other Real Estate Loans	953	1,067	12.0	1,258	17.9
All Other Loans to Members	892	940	5.4	974	3.6
Other Loans	25	8	68.0-	28	250.0
Allowance For Loan Losses	85	87	2.4	89	2.3
TOTAL INVESTMENTS	5,035	5,004	0.6-	5,294	5.8
U.S. Government Obligations	318	267	16.0-	262	1.9-
Federal Agency Securities	1,083	1,090	0.6	1,153	5.8
Mutual Fund & Common Trusts	182	186	2.2	136	26.9-
Corporate Credit Unions	1,280	1,355	5.9	1,458	7.6
Commercial Banks, S&Ls	1,084	992	8.5-	1,048	5.6
Credit Unions -Loans to, Deposits in	43	18	58.1-	28	55.6
NCUSIF Capitalization Deposit	129	135	4.7	142	5.2
Other Investments	916	961	4.9	1,067	11.0
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	250	270	8.0	308	14.1
Other Fixed Assets	67	78	16.4	88	12.8
Other Real Estate Owned	2	7	250.0	3	57.1-
Other Assets	193	207	7.3	222	7.2
TOTAL ASSETS	15,683	16,682	6.4	17,945	7.6
LIABILITIES					
Total Borrowings	24	25	4.2	38	52.0
Accrued Dividends/Interest Payable	43	46	7.0	50	8.7
Acct Payable and Other Liabilities	96	102	6.3	122	19.6
TOTAL LIABILITIES	163	173	6.1	211	22.0
EQUITY/SAVINGS					
TOTAL SAVINGS	13,831	14,636	5.8	15,656	7.0
Share Drafts	1,754	1,818	3.6	1,973	8.5
Regular Shares	5,697	5,669	0.5-	5,656	0.2-
Money Market Shares	2,192	2,395	9.3	2,656	10.9
Share Certificates/CDs	2,266	2,814	24.2	3,362	19.5
IRA/Keogh Accounts	1,432	1,453	1.5	1,428	1.7-
All Other Shares and Member Deposits	483	471	2.5-	512	8.7
Non-Member Deposits	7	16	128.6	67	318.8
Regular Reserves	502	540	7.6	590	9.3
Investment Valuation Reserve	11	2	81.8-	0*	100.0-
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	9	5	44.4-	24	380.0
Other Reserves	263	295	12.2	311	5.4
Undivided Earnings	904	1,030	13.9	1,152	11.8
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	1,689	1,872	10.8	2,078	11.0
TOTAL LIABILITIES/EQUITY/SAVINGS	15,683	16,682	6.4	17,945	7.6

* Amount Less than 1 Million

MICHIGAN
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	524	511	2.5-	507	0.8-
INCOME					
Interest on Loans	857	941	9.8	1,020	8.4
(Less) Interest Refund	4	5	25.0	5	0.0
Income from Investments	294	304	3.4	317	4.3
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	83	94	13.3	101	7.4
Other Operating Income	33	34	3.0	36	5.9
TOTAL GROSS INCOME	1,263	1,368	8.3	1,468	7.3
EXPENSES					
Employee Compensation and Benefits	268	282	5.2	304	7.8
Travel and Conference Expense	9	10	11.1	12	20.0
Office Occupancy Expense	35	38	8.6	41	7.9
Office Operations Expense	127	140	10.2	152	8.6
Educational & Promotional Expense	18	20	11.1	21	5.0
Loan Servicing Expense	25	29	16.0	33	13.8
Professional and Outside Services	41	44	7.3	48	9.1
Provision for Loan Losses	25	38	52.0	48	26.3
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	9	9	0.0	8	11.1-
Operating Fees	5	5	0.0	6	20.0
Miscellaneous Operating Expenses	24	22	8.3-	19	13.6-
TOTAL OPERATING EXPENSES	587	638	8.7	692	8.5
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	2-	0*	100.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	2	100.0
Other Non-Oper Income (Expense)	1	0*	100.0-	0*	0.0
Income (Loss) Before Cost of Funds	675	730	8.1	778	6.6
COST OF FUNDS					
Interest on Borrowed Money	2	1	50.0-	2	100.0
Dividends on Shares	368	383	4.1	403	5.2
Interest on Deposits	134	159	18.7	183	15.1
NET INCOME BEFORE RESERVE TRANSFERS	171	186	8.8	189	1.6
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	44	46	4.5	50	8.7
Net Reserve Transfer	27	25	7.4-	21	16.0-
Net Income After Net Reserve Transfer	144	161	11.8	168	4.3
Additional (Voluntary) Reserve Transfers	16	17	6.3	17	0.0
Adjusted Net Income	127	144	13.4	151	4.9

* Amount Less than 1 Million

MINNESOTA
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	214	207	3.3-	201	2.9-
Cash	130	127	2.3-	130	2.4
TOTAL LOANS OUTSTANDING	3,664	4,172	13.9	4,661	11.7
Unsecured Credit Card Loans	234	282	20.5	320	13.5
All Other Unsecured Loans	286	297	3.8	307	3.4
New Vehicle Loans	807	893	10.7	908	1.7
Used Vehicle Loans	785	922	17.5	1,073	16.4
First Mortgage Real Estate Loans	589	660	12.1	764	15.8
Other Real Estate Loans	548	671	22.4	846	26.1
All Other Loans to Members	413	407	1.5-	405	0.5-
Other Loans	2	40	1,900.0	37	7.5-
Allowance For Loan Losses	27	30	11.1	33	10.0
TOTAL INVESTMENTS	1,302	1,278	1.8-	1,280	0.2
U.S. Government Obligations	114	143	25.4	125	12.6-
Federal Agency Securities	464	428	7.8-	431	0.7
Mutual Fund & Common Trusts	82	68	17.1-	69	1.5
Corporate Credit Unions	277	312	12.6	323	3.5
Commercial Banks, S&Ls	188	178	5.3-	161	9.6-
Credit Unions -Loans to, Deposits in	16	17	6.3	15	11.8-
NCUSIF Capitalization Deposit	42	45	7.1	48	6.7
Other Investments	120	88	26.7-	109	23.9
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	56	61	8.9	68	11.5
Other Fixed Assets	22	24	9.1	29	20.8
Other Real Estate Owned	1	0*	100.0-	0*	0.0
Other Assets	46	43	6.5-	68	58.1
TOTAL ASSETS	5,194	5,675	9.3	6,203	9.3
LIABILITIES					
Total Borrowings	12	16	33.3	8	50.0-
Accrued Dividends/Interest Payable	9	8	11.1-	12	50.0
Acct Payable and Other Liabilities	27	32	18.5	34	6.3
TOTAL LIABILITIES	48	56	16.7	54	3.6-
EQUITY/SAVINGS					
TOTAL SAVINGS	4,594	4,991	8.6	5,443	9.1
Share Drafts	596	641	7.6	716	11.7
Regular Shares	1,897	1,924	1.4	1,939	0.8
Money Market Shares	394	491	24.6	614	25.1
Share Certificates/CDs	1,116	1,355	21.4	1,565	15.5
IRA/Keogh Accounts	492	494	0.4	516	4.5
All Other Shares and Member Deposits	98	80	18.4-	80	0.0
Non-Member Deposits	2	7	250.0	12	71.4
Regular Reserves	176	194	10.2	212	9.3
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	1-	-4	300.0-	0*	100.0
Other Reserves	35	41	17.1	32	22.0-
Undivided Earnings	342	397	16.1	461	16.1
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	552	628	13.8	706	12.4
TOTAL LIABILITIES/EQUITY/SAVINGS	5,194	5,675	9.3	6,203	9.3

* Amount Less than 1 Million

MINNESOTA
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	214	207	3.3-	201	2.9-
INCOME					
Interest on Loans	304	346	13.8	391	13.0
(Less) Interest Refund	0*	1	100.0	0*	100.0-
Income from Investments	74	76	2.7	79	3.9
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	23	27	17.4	29	7.4
Other Operating Income	9	10	11.1	13	30.0
TOTAL GROSS INCOME	409	458	12.0	511	11.6
EXPENSES					
Employee Compensation and Benefits	80	88	10.0	97	10.2
Travel and Conference Expense	4	4	0.0	5	25.0
Office Occupancy Expense	12	12	0.0	13	8.3
Office Operations Expense	39	43	10.3	46	7.0
Educational & Promotional Expense	6	7	16.7	8	14.3
Loan Servicing Expense	7	10	42.9	12	20.0
Professional and Outside Services	12	13	8.3	15	15.4
Provision for Loan Losses	9	13	44.4	17	30.8
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	4	4	0.0	4	0.0
Operating Fees	1	1	0.0	1	0.0
Miscellaneous Operating Expenses	4	4	0.0	5	25.0
TOTAL OPERATING EXPENSES	177	200	13.0	223	11.5
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	2-	0*	100.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	230	258	12.2	288	11.6
COST OF FUNDS					
Interest on Borrowed Money	1	0*	100.0-	0*	0.0
Dividends on Shares	147	164	11.6	181	10.4
Interest on Deposits	23	25	8.7	31	24.0
NET INCOME BEFORE RESERVE TRANSFERS	59	68	15.3	74	8.8
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	19	21	10.5	26	23.8
Net Reserve Transfer	12	11	8.3-	12	9.1
Net Income After Net Reserve Transfer	47	57	21.3	62	8.8
Additional (Voluntary) Reserve Transfers	5	2	60.0-	3	50.0
Adjusted Net Income	42	55	31.0	59	7.3

* Amount Less than 1 Million

MISSISSIPPI
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	143	138	3.5-	136	1.4-
Cash	34	32	5.8-	41	28.1
TOTAL LOANS OUTSTANDING	919	970	5.5	1,023	5.5
Unsecured Credit Card Loans	38	39	2.6	57	46.2
All Other Unsecured Loans	167	165	1.2-	140	15.2-
New Vehicle Loans	308	303	1.6-	299	1.3-
Used Vehicle Loans	194	229	18.0	276	20.5
First Mortgage Real Estate Loans	104	115	10.6	128	11.3
Other Real Estate Loans	24	24	0.0	30	25.0
All Other Loans to Members	84	95	13.1	93	2.1-
Other Loans	1	0*	100.0-	0*	0.0
Allowance For Loan Losses	13	12	7.7-	11	8.3-
TOTAL INVESTMENTS	354	367	3.7	376	2.5
U.S. Government Obligations	52	75	44.2	45	40.0-
Federal Agency Securities	48	71	47.9	41	42.3-
Mutual Fund & Common Trusts	0*	0*	0.0	0*	0.0
Corporate Credit Unions	162	130	19.8-	182	40.0
Commercial Banks, S&Ls	76	75	1.3-	90	20.0
Credit Unions -Loans to, Deposits in	2	3	50.0	3	0.0
NCUSIF Capitalization Deposit	11	11	0.0	12	9.1
Other Investments	2	2	0.0	1	50.0-
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	19	22	15.8	25	13.6
Other Fixed Assets	6	6	0.0	7	16.7
Other Real Estate Owned	0*	0*	0.0	0*	0.0
Other Assets	9	16	77.8	20	25.0
TOTAL ASSETS	1,328	1,401	5.5	1,481	5.7
LIABILITIES					
Total Borrowings	2	1	50.0-	0*	100.0-
Accrued Dividends/Interest Payable	5	5	0.0	5	0.0
Acct Payable and Other Liabilities	8	9	12.5	9	0.0
TOTAL LIABILITIES	15	15	0.0	15	0.0
EQUITY/SAVINGS					
TOTAL SAVINGS	1,142	1,199	5.0	1,265	5.5
Share Drafts	84	93	10.7	103	10.8
Regular Shares	693	684	1.3-	697	1.9
Money Market Shares	45	60	33.3	65	8.3
Share Certificates/CDs	196	235	19.9	269	14.5
IRA/Keogh Accounts	108	113	4.6	117	3.5
All Other Shares and Member Deposits	16	12	25.0-	10	16.7-
Non-Member Deposits	1	3	200.0	3	0.0
Regular Reserves	43	46	7.0	48	4.3
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	0.0	0*	0.0
Other Reserves	10	4	60.0-	7	75.0
Undivided Earnings	118	137	16.1	147	7.3
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	171	187	9.4	202	8.0
TOTAL LIABILITIES/EQUITY/SAVINGS	1,328	1,401	5.5	1,481	5.7

* Amount Less than 1 Million

MISSISSIPPI
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	143	138	3.5-	136	1.4-
INCOME					
Interest on Loans	82	87	6.1	92	5.7
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	20	20	0.0	21	5.0
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	8	10	25.0	10	0.0
Other Operating Income	3	3	0.0	3	0.0
TOTAL GROSS INCOME	113	120	6.2	126	5.0
EXPENSES					
Employee Compensation and Benefits	21	22	4.8	24	9.1
Travel and Conference Expense	1	1	0.0	1	0.0
Office Occupancy Expense	2	2	0.0	2	0.0
Office Operations Expense	11	12	9.1	13	8.3
Educational & Promotional Expense	1	1	0.0	2	100.0
Loan Servicing Expense	1	2	100.0	2	0.0
Professional and Outside Services	3	3	0.0	4	33.3
Provision for Loan Losses	5	6	20.0	7	16.7
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	3	3	0.0	3	0.0
Operating Fees	0*	0*	0.0	0*	0.0
Miscellaneous Operating Expenses	1	1	0.0	2	100.0
TOTAL OPERATING EXPENSES	49	54	10.2	59	9.3
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	64	66	3.1	67	1.5
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
Dividends on Shares	43	47	9.3	50	6.4
Interest on Deposits	2	3	50.0	3	0.0
NET INCOME BEFORE RESERVE TRANSFERS	18	17	5.6-	15	11.8-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	6	5	16.7-	6	20.0
Net Reserve Transfer	2	2	0.0	1	50.0-
Net Income After Net Reserve Transfer	16	15	6.3-	13	13.3-
Additional (Voluntary) Reserve Transfers	1	2	100.0	1	50.0-
Adjusted Net Income	15	13	13.3-	12	7.7-

* Amount Less than 1 Million

MISSOURI
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	211	208	1.4-	202	2.9-
Cash	98	100	2.0	97	3.0-
TOTAL LOANS OUTSTANDING	2,434	2,653	9.0	2,884	8.7
Unsecured Credit Card Loans	226	266	17.7	302	13.5
All Other Unsecured Loans	256	269	5.1	255	5.2-
New Vehicle Loans	701	667	4.9-	620	7.0-
Used Vehicle Loans	466	572	22.7	713	24.7
First Mortgage Real Estate Loans	350	392	12.0	471	20.2
Other Real Estate Loans	269	312	16.0	351	12.5
All Other Loans to Members	163	170	4.3	164	3.5-
Other Loans	4	4	0.0	8	100.0
Allowance For Loan Losses	26	28	7.7	29	3.6
TOTAL INVESTMENTS	1,393	1,508	8.3	1,583	5.0
U.S. Government Obligations	135	246	82.2	216	12.2-
Federal Agency Securities	502	524	4.4	547	4.4
Mutual Fund & Common Trusts	47	36	23.4-	25	30.6-
Corporate Credit Unions	553	536	3.1-	620	15.7
Commercial Banks, S&Ls	120	118	1.7-	116	1.7-
Credit Unions -Loans to, Deposits in	1	3	200.0	8	166.7
NCUSIF Capitalization Deposit	33	36	9.1	37	2.8
Other Investments	3	10	233.3	12	20.0
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	53	66	24.5	74	12.1
Other Fixed Assets	16	20	25.0	21	5.0
Other Real Estate Owned	2	0*	100.0-	0*	0.0
Other Assets	41	44	7.3	47	6.8
TOTAL ASSETS	4,012	4,363	8.7	4,677	7.2
LIABILITIES					
Total Borrowings	2	1	50.0-	1	0.0
Accrued Dividends/Interest Payable	12	15	25.0	15	0.0
Acct Payable and Other Liabilities	21	26	23.8	23	11.5-
TOTAL LIABILITIES	34	41	20.6	39	4.9-
EQUITY/SAVINGS					
TOTAL SAVINGS	3,561	3,844	7.9	4,119	7.2
Share Drafts	396	431	8.8	485	12.5
Regular Shares	1,849	1,881	1.7	1,894	0.7
Money Market Shares	217	265	22.1	421	58.9
Share Certificates/CDs	556	651	17.1	771	18.4
IRA/Keogh Accounts	476	503	5.7	510	1.4
All Other Shares and Member Deposits	66	109	65.2	36	67.0-
Non-Member Deposits	1	3	200.0	2	33.3-
Regular Reserves	108	118	9.3	124	5.1
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	2-	-2	0.0	0*	100.0
Other Reserves	165	162	1.8-	169	4.3
Undivided Earnings	145	200	37.9	226	13.0
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	416	478	14.9	520	8.8
TOTAL LIABILITIES/EQUITY/SAVINGS	4,012	4,363	8.7	4,677	7.2

* Amount Less than 1 Million

MISSOURI
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	211	208	1.4-	202	2.9-
INCOME					
Interest on Loans	212	238	12.3	254	6.7
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	77	86	11.7	97	12.8
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	27	32	18.5	35	9.4
Other Operating Income	6	8	33.3	9	12.5
TOTAL GROSS INCOME	322	364	13.0	395	8.5
EXPENSES					
Employee Compensation and Benefits	59	67	13.6	74	10.4
Travel and Conference Expense	2	2	0.0	3	50.0
Office Occupancy Expense	7	9	28.6	9	0.0
Office Operations Expense	32	36	12.5	40	11.1
Educational & Promotional Expense	5	6	20.0	6	0.0
Loan Servicing Expense	6	8	33.3	10	25.0
Professional and Outside Services	12	13	8.3	14	7.7
Provision for Loan Losses	10	15	50.0	17	13.3
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	3	3	0.0	3	0.0
Operating Fees	1	0*	100.0-	0*	0.0
Miscellaneous Operating Expenses	5	6	20.0	6	0.0
TOTAL OPERATING EXPENSES	143	167	16.8	182	9.0
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	180	197	9.4	212	7.6
COST OF FUNDS					
Interest on Borrowed Money	1	2	100.0	7	250.0
Dividends on Shares	126	137	8.7	144	5.1
Interest on Deposits	10	19	90.0	19	0.0
NET INCOME BEFORE RESERVE TRANSFERS	42	40	4.8-	42	5.0
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	14	15	7.1	16	6.7
Net Reserve Transfer	6	4	33.3-	4	0.0
Net Income After Net Reserve Transfer	36	36	0.0	38	5.6
Additional (Voluntary) Reserve Transfers	5	4	20.0-	5	25.0
Adjusted Net Income	31	32	3.2	33	3.1

* Amount Less than 1 Million

MONTANA
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	88	86	2.3-	85	1.2-
Cash	32	36	12.5	34	5.6-
TOTAL LOANS OUTSTANDING	794	870	9.6	943	8.4
Unsecured Credit Card Loans	35	39	11.4	43	10.3
All Other Unsecured Loans	64	65	1.6	62	4.6-
New Vehicle Loans	155	154	0.6-	162	5.2
Used Vehicle Loans	192	210	9.4	223	6.2
First Mortgage Real Estate Loans	159	211	32.7	233	10.4
Other Real Estate Loans	81	79	2.5-	107	35.4
All Other Loans to Members	106	110	3.8	109	0.9-
Other Loans	3	3	0.0	5	66.7
Allowance For Loan Losses	11	11	0.0	10	9.1-
TOTAL INVESTMENTS	273	273	0.0	282	3.3
U.S. Government Obligations	29	35	20.7	28	20.0-
Federal Agency Securities	25	32	28.0	42	31.3
Mutual Fund & Common Trusts	8	6	25.0-	6	0.0
Corporate Credit Unions	109	112	2.8	109	2.7-
Commercial Banks, S&Ls	86	69	19.8-	75	8.7
Credit Unions -Loans to, Deposits in	3	4	33.3	7	75.0
NCUSIF Capitalization Deposit	9	10	11.1	10	0.0
Other Investments	4	4	0.0	4	0.0
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	24	26	8.3	30	15.4
Other Fixed Assets	5	5	0.0	5	0.0
Other Real Estate Owned	0*	1	100.0	1	0.0
Other Assets	9	10	11.1	11	10.0
TOTAL ASSETS	1,126	1,210	7.5	1,296	7.1
LIABILITIES					
Total Borrowings	5	2	60.0-	0*	100.0-
Accrued Dividends/Interest Payable	2	2	0.0	2	0.0
Acct Payable and Other Liabilities	4	4	0.0	5	25.0
TOTAL LIABILITIES	10	8	20.0-	7	12.5-
EQUITY/SAVINGS					
TOTAL SAVINGS	1,003	1,076	7.3	1,147	6.6
Share Drafts	99	103	4.0	113	9.7
Regular Shares	532	561	5.5	582	3.7
Money Market Shares	90	76	15.6-	78	2.6
Share Certificates/CDs	188	212	12.8	246	16.0
IRA/Keogh Accounts	85	93	9.4	95	2.2
All Other Shares and Member Deposits	8	26	225.0	23	11.5-
Non-Member Deposits	2	6	200.0	12	100.0
Regular Reserves	38	43	13.2	48	11.6
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	0.0	0*	0.0
Other Reserves	20	22	10.0	22	0.0
Undivided Earnings	55	62	12.7	72	16.1
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	112	126	12.5	142	12.7
TOTAL LIABILITIES/EQUITY/SAVINGS	1,126	1,210	7.5	1,296	7.1

* Amount Less than 1 Million

MONTANA
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	88	86	2.3-	85	1.2-
INCOME					
Interest on Loans	70	77	10.0	84	9.1
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	15	16	6.7	16	0.0
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	7	8	14.3	8	0.0
Other Operating Income	2	2	0.0	2	0.0
TOTAL GROSS INCOME	94	102	8.5	110	7.8
EXPENSES					
Employee Compensation and Benefits	18	19	5.6	20	5.3
Travel and Conference Expense	1	0*	100.0-	0*	0.0
Office Occupancy Expense	2	3	50.0	3	0.0
Office Operations Expense	8	8	0.0	9	12.5
Educational & Promotional Expense	1	1	0.0	2	100.0
Loan Servicing Expense	1	2	100.0	2	0.0
Professional and Outside Services	4	4	0.0	4	0.0
Provision for Loan Losses	3	3	0.0	4	33.3
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	2	2	0.0	2	0.0
Operating Fees	0*	0*	0.0	0*	0.0
Miscellaneous Operating Expenses	1	1	0.0	1	0.0
TOTAL OPERATING EXPENSES	41	44	7.3	47	6.8
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	53	58	9.4	63	8.6
COST OF FUNDS					
Interest on Borrowed Money	1	0*	100.0-	0*	0.0
Dividends on Shares	39	44	12.8	47	6.8
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	13	14	7.7	15	7.1
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	3	4	33.3	4	0.0
Net Reserve Transfer	2	2	0.0	2	0.0
Net Income After Net Reserve Transfer	12	12	0.0	14	16.7
Additional (Voluntary) Reserve Transfers	4	4	0.0	4	0.0
Adjusted Net Income	8	8	0.0	10	25.0

* Amount Less than 1 Million

NEBRASKA
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	97	96	1.0-	95	1.0-
Cash	25	28	11.8	28	0.0
TOTAL LOANS OUTSTANDING	920	1,012	10.0	1,091	7.8
Unsecured Credit Card Loans	36	44	22.2	48	9.1
All Other Unsecured Loans	101	96	5.0-	91	5.2-
New Vehicle Loans	206	206	0.0	202	1.9-
Used Vehicle Loans	241	277	14.9	302	9.0
First Mortgage Real Estate Loans	156	182	16.7	202	11.0
Other Real Estate Loans	93	115	23.7	150	30.4
All Other Loans to Members	86	91	5.8	96	5.5
Other Loans	1	1	0.0	0*	100.0-
Allowance For Loan Losses	7	8	14.3	9	12.5
TOTAL INVESTMENTS	409	408	0.2-	406	0.5-
U.S. Government Obligations	41	34	17.1-	54	58.8
Federal Agency Securities	167	175	4.8	137	21.7-
Mutual Fund & Common Trusts	7	3	57.1-	3	0.0
Corporate Credit Unions	74	68	8.1-	82	20.6
Commercial Banks, S&Ls	93	102	9.7	101	1.0-
Credit Unions -Loans to, Deposits in	3	3	0.0	3	0.0
NCUSIF Capitalization Deposit	12	12	0.0	13	8.3
Other Investments	13	10	23.1-	14	40.0
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	21	24	14.3	25	4.2
Other Fixed Assets	6	7	16.7	7	0.0
Other Real Estate Owned	0*	0*	0.0	0*	0.0
Other Assets	16	14	12.5-	13	7.1-
TOTAL ASSETS	1,390	1,486	6.9	1,561	5.0
LIABILITIES					
Total Borrowings	16	31	93.8	26	16.1-
Accrued Dividends/Interest Payable	4	4	0.0	4	0.0
Acct Payable and Other Liabilities	8	9	12.5	10	11.1
TOTAL LIABILITIES	28	45	60.7	40	11.1-
EQUITY/SAVINGS					
TOTAL SAVINGS	1,219	1,282	5.2	1,347	5.1
Share Drafts	109	114	4.6	126	10.5
Regular Shares	590	600	1.7	598	0.3-
Money Market Shares	62	72	16.1	90	25.0
Share Certificates/CDs	258	296	14.7	326	10.1
IRA/Keogh Accounts	188	187	0.5-	188	0.5
All Other Shares and Member Deposits	11	12	9.1	14	16.7
Non-Member Deposits	0*	2	100.0	5	150.0
Regular Reserves	62	68	9.7	72	5.9
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	1	0*	100.0-	2	100.0
Other Reserves	19	18	5.3-	21	16.7
Undivided Earnings	62	71	14.5	80	12.7
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	143	159	11.2	175	10.1
TOTAL LIABILITIES/EQUITY/SAVINGS	1,390	1,486	6.9	1,561	5.0

* Amount Less than 1 Million

NEBRASKA
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	97	96	1.0-	95	1.0-
INCOME					
Interest on Loans	79	88	11.4	97	10.2
(Less) Interest Refund	1	0*	100.0-	0*	0.0
Income from Investments	24	23	4.2-	24	4.3
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	8	10	25.0	11	10.0
Other Operating Income	3	3	0.0	3	0.0
TOTAL GROSS INCOME	113	124	9.7	134	8.1
EXPENSES					
Employee Compensation and Benefits	23	25	8.7	27	8.0
Travel and Conference Expense	1	0*	100.0-	0*	0.0
Office Occupancy Expense	3	3	0.0	3	0.0
Office Operations Expense	10	11	10.0	12	9.1
Educational & Promotional Expense	1	2	100.0	2	0.0
Loan Servicing Expense	2	2	0.0	2	0.0
Professional and Outside Services	5	5	0.0	5	0.0
Provision for Loan Losses	3	4	33.3	6	50.0
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	1	1	0.0	1	0.0
Operating Fees	0*	0*	0.0	0*	0.0
Miscellaneous Operating Expenses	2	2	0.0	2	0.0
TOTAL OPERATING EXPENSES	50	55	10.0	60	9.1
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	1	100.0	0*	100.0-
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	63	71	12.7	75	5.6
COST OF FUNDS					
Interest on Borrowed Money	1	0*	100.0-	2	100.0
Dividends on Shares	50	54	8.0	57	5.6
Interest on Deposits	1	0*	100.0-	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	12	16	33.3	15	6.3-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	2	3	50.0	4	33.3
Net Reserve Transfer	1	1	0.0	1	0.0
Net Income After Net Reserve Transfer	10	15	50.0	14	6.7-
Additional (Voluntary) Reserve Transfers	5	6	20.0	4	33.3-
Adjusted Net Income	6	9	50.0	10	11.1

* Amount Less than 1 Million

NEVADA
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	25	25	0.0	26	4.0
Cash	35	42	20.0	37	11.9-
TOTAL LOANS OUTSTANDING	841	962	14.4	1,037	7.8
Unsecured Credit Card Loans	68	86	26.5	88	2.3
All Other Unsecured Loans	74	82	10.8	73	11.0-
New Vehicle Loans	227	248	9.3	253	2.0
Used Vehicle Loans	205	252	22.9	280	11.1
First Mortgage Real Estate Loans	138	155	12.3	190	22.6
Other Real Estate Loans	78	95	21.8	113	18.9
All Other Loans to Members	50	42	16.0-	40	4.8-
Other Loans	2	3	50.0	2	33.3-
Allowance For Loan Losses	7	8	14.3	12	50.0
TOTAL INVESTMENTS	352	358	1.7	390	8.9
U.S. Government Obligations	25	42	68.0	48	14.3
Federal Agency Securities	91	86	5.5-	89	3.5
Mutual Fund & Common Trusts	31	34	9.7	36	5.9
Corporate Credit Unions	113	93	17.7-	101	8.6
Commercial Banks, S&Ls	80	89	11.3	100	12.4
Credit Unions -Loans to, Deposits in	0*	0*	0.0	0*	0.0
NCUSIF Capitalization Deposit	10	11	10.0	12	9.1
Other Investments	2	2	0.0	2	0.0
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	25	31	24.0	36	16.1
Other Fixed Assets	8	10	25.0	12	20.0
Other Real Estate Owned	1	0*	100.0-	1	100.0
Other Assets	22	12	45.5-	15	25.0
TOTAL ASSETS	1,277	1,408	10.3	1,516	7.7
LIABILITIES					
Total Borrowings	0*	0*	0.0	5	100.0
Accrued Dividends/Interest Payable	1	0*	100.0-	0*	0.0
Acct Payable and Other Liabilities	5	5	0.0	7	40.0
TOTAL LIABILITIES	6	6	0.0	13	116.7
EQUITY/SAVINGS					
TOTAL SAVINGS	1,141	1,258	10.3	1,349	7.2
Share Drafts	153	168	9.8	182	8.3
Regular Shares	444	435	2.0-	427	1.8-
Money Market Shares	182	231	26.9	274	18.6
Share Certificates/CDs	218	275	26.1	324	17.8
IRA/Keogh Accounts	135	137	1.5	134	2.2-
All Other Shares and Member Deposits	10	8	20.0-	5	37.5-
Non-Member Deposits	0*	4	100.0	3	25.0-
Regular Reserves	33	38	15.2	38	0.0
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	0.0	0*	0.0
Other Reserves	8	9	12.5	9	0.0
Undivided Earnings	89	98	10.1	107	9.2
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	130	144	10.8	154	6.9
TOTAL LIABILITIES/EQUITY/SAVINGS	1,277	1,408	10.3	1,516	7.7

* Amount Less than 1 Million

NEVADA
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	25	25	0.0	26	4.0
INCOME					
Interest on Loans	72	83	15.3	91	9.6
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	20	22	10.0	23	4.5
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	10	12	20.0	13	8.3
Other Operating Income	2	2	0.0	2	0.0
TOTAL GROSS INCOME	104	118	13.5	129	9.3
EXPENSES					
Employee Compensation and Benefits	24	26	8.3	28	7.7
Travel and Conference Expense	1	1	0.0	1	0.0
Office Occupancy Expense	4	5	25.0	5	0.0
Office Operations Expense	11	12	9.1	14	16.7
Educational & Promotional Expense	1	2	100.0	2	0.0
Loan Servicing Expense	1	2	100.0	2	0.0
Professional and Outside Services	3	4	33.3	4	0.0
Provision for Loan Losses	4	7	75.0	12	71.4
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	0*	0*	0.0	0*	0.0
Operating Fees	0*	0*	0.0	0*	0.0
Miscellaneous Operating Expenses	1	1	0.0	1	0.0
TOTAL OPERATING EXPENSES	51	59	15.7	70	18.6
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	53	59	11.3	59	0.0
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
Dividends on Shares	36	44	22.2	44	0.0
Interest on Deposits	0*	0*	0.0	5	100.0
NET INCOME BEFORE RESERVE TRANSFERS	17	15	11.8-	9	40.0-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	3	7	133.3	10	42.9
Net Reserve Transfer	2	1	50.0-	1	0.0
Net Income After Net Reserve Transfer	15	13	13.3-	8	38.5-
Additional (Voluntary) Reserve Transfers	1	2	100.0	0*	100.0-
Adjusted Net Income	14	12	14.3-	7	41.7-

* Amount Less than 1 Million

NEW HAMPSHIRE
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	36	35	2.8-	35	0.0
Cash	27	25	7.5-	30	20.0
TOTAL LOANS OUTSTANDING	929	1,070	15.2	1,226	14.6
Unsecured Credit Card Loans	87	106	21.8	117	10.4
All Other Unsecured Loans	66	82	24.2	106	29.3
New Vehicle Loans	212	233	9.9	246	5.6
Used Vehicle Loans	111	155	39.6	193	24.5
First Mortgage Real Estate Loans	304	318	4.6	370	16.4
Other Real Estate Loans	75	91	21.3	126	38.5
All Other Loans to Members	73	84	15.1	69	17.9-
Other Loans	0*	0*	0.0	0*	0.0
Allowance For Loan Losses	22	19	13.6-	18	5.3-
TOTAL INVESTMENTS	507	430	15.2-	416	3.3-
U.S. Government Obligations	96	48	50.0-	34	29.2-
Federal Agency Securities	238	241	1.3	218	9.5-
Mutual Fund & Common Trusts	3	2	33.3-	2	0.0
Corporate Credit Unions	65	60	7.7-	83	38.3
Commercial Banks, S&Ls	82	57	30.5-	53	7.0-
Credit Unions -Loans to, Deposits in	2	1	50.0-	1	0.0
NCUSIF Capitalization Deposit	12	13	8.3	13	0.0
Other Investments	10	8	20.0-	12	50.0
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	19	20	5.3	24	20.0
Other Fixed Assets	7	7	0.0	8	14.3
Other Real Estate Owned	1	0*	100.0-	0*	0.0
Other Assets	18	19	5.6	14	26.3-
TOTAL ASSETS	1,486	1,553	4.5	1,701	9.5
LIABILITIES					
Total Borrowings	0*	0*	0.0	5	100.0
Accrued Dividends/Interest Payable	1	0*	100.0-	0*	0.0
Acct Payable and Other Liabilities	8	10	25.0	9	10.0-
TOTAL LIABILITIES	9	11	22.2	15	36.4
EQUITY/SAVINGS					
TOTAL SAVINGS	1,301	1,348	3.6	1,469	9.0
Share Drafts	155	159	2.6	172	8.2
Regular Shares	521	518	0.6-	513	1.0-
Money Market Shares	102	107	4.9	124	15.9
Share Certificates/CDs	352	394	11.9	485	23.1
IRA/Keogh Accounts	160	160	0.0	164	2.5
All Other Shares and Member Deposits	11	9	18.2-	10	11.1
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	49	46	6.1-	51	10.9
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	1	0*	100.0-	0*	0.0
Other Reserves	2	13	550.0	14	7.7
Undivided Earnings	123	136	10.6	152	11.8
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	175	194	10.9	218	12.4
TOTAL LIABILITIES/EQUITY/SAVINGS	1,486	1,553	4.5	1,701	9.5

* Amount Less than 1 Million

NEW HAMPSHIRE
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	36	35	2.8-	35	0.0
INCOME					
Interest on Loans	75	86	14.7	99	15.1
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	31	29	6.5-	26	10.3-
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	8	10	25.0	9	10.0-
Other Operating Income	4	4	0.0	5	25.0
TOTAL GROSS INCOME	118	128	8.5	139	8.6
EXPENSES					
Employee Compensation and Benefits	25	27	8.0	29	7.4
Travel and Conference Expense	1	0*	100.0-	0*	0.0
Office Occupancy Expense	3	4	33.3	4	0.0
Office Operations Expense	10	10	0.0	11	10.0
Educational & Promotional Expense	2	2	0.0	2	0.0
Loan Servicing Expense	1	2	100.0	2	0.0
Professional and Outside Services	3	3	0.0	4	33.3
Provision for Loan Losses	3	2	33.3-	6	200.0
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	1	0*	100.0-	0*	0.0
Operating Fees	0*	0*	0.0	0*	0.0
Miscellaneous Operating Expenses	1	1	0.0	1	0.0
TOTAL OPERATING EXPENSES	50	54	8.0	62	14.8
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	68	74	8.8	77	4.1
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
Dividends on Shares	37	41	10.8	45	9.8
Interest on Deposits	9	10	11.1	10	0.0
NET INCOME BEFORE RESERVE TRANSFERS	22	23	4.5	22	4.3-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	4	7	75.0	7	0.0
Net Reserve Transfer	4	5	25.0	2	60.0-
Net Income After Net Reserve Transfer	19	19	0.0	20	5.3
Additional (Voluntary) Reserve Transfers	2	2	0.0	2	0.0
Adjusted Net Income	16	16	0.0	18	12.5

* Amount Less than 1 Million

NEW JERSEY
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	342	326	4.7-	318	2.5-
Cash	128	134	4.7	142	6.0
TOTAL LOANS OUTSTANDING	2,622	2,917	11.3	3,117	6.9
Unsecured Credit Card Loans	177	219	23.7	237	8.2
All Other Unsecured Loans	463	457	1.3-	442	3.3-
New Vehicle Loans	570	584	2.5	585	0.2
Used Vehicle Loans	204	248	21.6	299	20.6
First Mortgage Real Estate Loans	503	642	27.6	707	10.1
Other Real Estate Loans	593	655	10.5	711	8.5
All Other Loans to Members	109	104	4.6-	118	13.5
Other Loans	3	9	200.0	18	100.0
Allowance For Loan Losses	38	41	7.9	42	2.4
TOTAL INVESTMENTS	2,234	2,252	0.8	2,319	3.0
U.S. Government Obligations	449	395	12.0-	349	11.6-
Federal Agency Securities	903	1,014	12.3	1,007	0.7-
Mutual Fund & Common Trusts	25	18	28.0-	16	11.1-
Corporate Credit Unions	429	371	13.5-	497	34.0
Commercial Banks, S&Ls	363	373	2.8	363	2.7-
Credit Unions -Loans to, Deposits in	9	24	166.7	12	50.0-
NCUSIF Capitalization Deposit	44	45	2.3	46	2.2
Other Investments	13	14	7.7	29	107.1
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	41	42	2.4	43	2.4
Other Fixed Assets	20	21	5.0	23	9.5
Other Real Estate Owned	3	3	0.0	2	33.3-
Other Assets	46	50	8.7	50	0.0
TOTAL ASSETS	5,056	5,379	6.4	5,654	5.1
LIABILITIES					
Total Borrowings	4	1	75.0-	2	100.0
Accrued Dividends/Interest Payable	25	23	8.0-	23	0.0
Acct Payable and Other Liabilities	12	17	41.7	21	23.5
TOTAL LIABILITIES	41	42	2.4	47	11.9
EQUITY/SAVINGS					
TOTAL SAVINGS	4,536	4,790	5.6	5,002	4.4
Share Drafts	421	458	8.8	539	17.7
Regular Shares	2,613	2,717	4.0	2,724	0.3
Money Market Shares	273	302	10.6	324	7.3
Share Certificates/CDs	645	720	11.6	820	13.9
IRA/Keogh Accounts	539	549	1.9	543	1.1-
All Other Shares and Member Deposits	44	42	4.5-	42	0.0
Non-Member Deposits	2	2	0.0	10	400.0
Regular Reserves	164	184	12.2	191	3.8
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	1-	-3	200.0-	0*	100.0
Other Reserves	41	40	2.4-	41	2.5
Undivided Earnings	274	326	19.0	372	14.1
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	479	547	14.2	606	10.8
TOTAL LIABILITIES/EQUITY/SAVINGS	5,056	5,379	6.4	5,654	5.1

* Amount Less than 1 Million

NEW JERSEY
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	342	326	4.7-	318	2.5-
INCOME					
Interest on Loans	231	250	8.2	267	6.8
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	129	137	6.2	139	1.5
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	17	19	11.8	21	10.5
Other Operating Income	6	6	0.0	8	33.3
TOTAL GROSS INCOME	383	412	7.6	435	5.6
EXPENSES					
Employee Compensation and Benefits	69	76	10.1	82	7.9
Travel and Conference Expense	3	3	0.0	4	33.3
Office Occupancy Expense	8	9	12.5	9	0.0
Office Operations Expense	33	35	6.1	38	8.6
Educational & Promotional Expense	4	5	25.0	5	0.0
Loan Servicing Expense	5	6	20.0	6	0.0
Professional and Outside Services	15	16	6.7	18	12.5
Provision for Loan Losses	12	14	16.7	19	35.7
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	5	5	0.0	5	0.0
Operating Fees	1	1	0.0	1	0.0
Miscellaneous Operating Expenses	5	4	20.0-	5	25.0
TOTAL OPERATING EXPENSES	160	175	9.4	193	10.3
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	1-	0*	100.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	222	236	6.3	241	2.1
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
Dividends on Shares	165	177	7.3	183	3.4
Interest on Deposits	0*	0*	0.0	2	100.0
NET INCOME BEFORE RESERVE TRANSFERS	57	58	1.8	56	3.4-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	11	11	0.0	11	0.0
Net Reserve Transfer	6	5	16.7-	4	20.0-
Net Income After Net Reserve Transfer	51	53	3.9	52	1.9-
Additional (Voluntary) Reserve Transfers	4	2	50.0-	4	100.0
Adjusted Net Income	47	51	8.5	48	5.9-

* Amount Less than 1 Million

NEW MEXICO
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	62	59	4.8-	58	1.7-
Cash	50	57	14.0	60	5.3
TOTAL LOANS OUTSTANDING	1,437	1,684	17.2	1,805	7.2
Unsecured Credit Card Loans	93	111	19.4	124	11.7
All Other Unsecured Loans	162	194	19.8	177	8.8-
New Vehicle Loans	318	370	16.4	390	5.4
Used Vehicle Loans	201	266	32.3	284	6.8
First Mortgage Real Estate Loans	355	406	14.4	472	16.3
Other Real Estate Loans	188	225	19.7	236	4.9
All Other Loans to Members	115	107	7.0-	116	8.4
Other Loans	5	4	20.0-	7	75.0
Allowance For Loan Losses	11	13	18.2	18	38.5
TOTAL INVESTMENTS	526	470	10.6-	512	8.9
U.S. Government Obligations	63	54	14.3-	49	9.3-
Federal Agency Securities	177	153	13.6-	159	3.9
Mutual Fund & Common Trusts	45	53	17.8	41	22.6-
Corporate Credit Unions	137	123	10.2-	158	28.5
Commercial Banks, S&Ls	49	42	14.3-	44	4.8
Credit Unions -Loans to, Deposits in	2	2	0.0	4	100.0
NCUSIF Capitalization Deposit	16	18	12.5	19	5.6
Other Investments	37	24	35.1-	37	54.2
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	35	41	17.1	47	14.6
Other Fixed Assets	13	14	7.7	15	7.1
Other Real Estate Owned	0*	0*	0.0	0*	0.0
Other Assets	23	26	13.0	37	42.3
TOTAL ASSETS	2,073	2,279	9.9	2,458	7.9
LIABILITIES					
Total Borrowings	47	63	34.0	63	0.0
Accrued Dividends/Interest Payable	4	4	0.0	5	25.0
Acct Payable and Other Liabilities	14	13	7.1-	15	15.4
TOTAL LIABILITIES	65	80	23.1	83	3.8
EQUITY/SAVINGS					
TOTAL SAVINGS	1,804	1,973	9.4	2,134	8.2
Share Drafts	232	236	1.7	296	25.4
Regular Shares	733	744	1.5	742	0.3-
Money Market Shares	168	201	19.6	229	13.9
Share Certificates/CDs	465	554	19.1	619	11.7
IRA/Keogh Accounts	192	204	6.3	214	4.9
All Other Shares and Member Deposits	12	12	0.0	17	41.7
Non-Member Deposits	1	21	2,000.0	18	14.3-
Regular Reserves	63	70	11.1	71	1.4
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	0.0	0*	0.0
Other Reserves	2	4	100.0	13	225.0
Undivided Earnings	140	152	8.6	157	3.3
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	205	226	10.2	241	6.6
TOTAL LIABILITIES/EQUITY/SAVINGS	2,073	2,279	9.9	2,458	7.9

* Amount Less than 1 Million

NEW MEXICO
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	62	59	4.8-	58	1.7-
INCOME					
Interest on Loans	120	142	18.3	159	12.0
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	29	27	6.9-	27	0.0
Income from Trading Securities	1	2	100.0	2	0.0
Fee Income	12	14	16.7	16	14.3
Other Operating Income	5	5	0.0	6	20.0
TOTAL GROSS INCOME	167	189	13.2	209	10.6
EXPENSES					
Employee Compensation and Benefits	34	38	11.8	42	10.5
Travel and Conference Expense	1	1	0.0	1	0.0
Office Occupancy Expense	4	5	25.0	5	0.0
Office Operations Expense	15	17	13.3	19	11.8
Educational & Promotional Expense	2	3	50.0	3	0.0
Loan Servicing Expense	3	4	33.3	5	25.0
Professional and Outside Services	5	6	20.0	6	0.0
Provision for Loan Losses	3	8	166.7	17	112.5
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	1	0*	100.0-	0*	0.0
Operating Fees	1	0*	100.0-	0*	0.0
Miscellaneous Operating Expenses	2	2	0.0	2	0.0
TOTAL OPERATING EXPENSES	71	86	21.1	103	19.8
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	2	0*	100.0-	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	97	104	7.2	106	1.9
COST OF FUNDS					
Interest on Borrowed Money	3	4	33.3	4	0.0
Dividends on Shares	68	78	14.7	82	5.1
Interest on Deposits	1	0*	100.0-	3	100.0
NET INCOME BEFORE RESERVE TRANSFERS	26	22	15.4-	17	22.7-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	8	10	25.0	8	20.0-
Net Reserve Transfer	5	5	0.0	2	60.0-
Net Income After Net Reserve Transfer	21	17	19.0-	15	11.8-
Additional (Voluntary) Reserve Transfers	1	0*	100.0-	6	100.0
Adjusted Net Income	20	16	20.0-	9	43.8-

* Amount Less than 1 Million

NEW YORK
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	719	702	2.4-	698	0.6-
Cash	305	323	5.9	338	4.6
TOTAL LOANS OUTSTANDING	8,891	10,456	17.6	11,157	6.7
Unsecured Credit Card Loans	628	749	19.3	804	7.3
All Other Unsecured Loans	1,439	1,502	4.4	1,487	1.0-
New Vehicle Loans	1,463	1,540	5.3	1,554	0.9
Used Vehicle Loans	792	981	23.9	1,177	20.0
First Mortgage Real Estate Loans	2,031	2,884	42.0	3,131	8.6
Other Real Estate Loans	1,436	1,610	12.1	1,698	5.5
All Other Loans to Members	1,094	1,162	6.2	1,263	8.7
Other Loans	9	29	222.2	42	44.8
Allowance For Loan Losses	159	153	3.8-	147	3.9-
TOTAL INVESTMENTS	6,309	6,516	3.3	6,876	5.5
U.S. Government Obligations	711	667	6.2-	577	13.5-
Federal Agency Securities	2,957	3,373	14.1	3,522	4.4
Mutual Fund & Common Trusts	112	87	22.3-	119	36.8
Corporate Credit Unions	1,415	1,211	14.4-	1,393	15.0
Commercial Banks, S&Ls	890	908	2.0	850	6.4-
Credit Unions -Loans to, Deposits in	28	39	39.3	53	35.9
NCUSIF Capitalization Deposit	132	142	7.6	148	4.2
Other Investments	65	87	33.8	214	146.0
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	167	179	7.2	183	2.2
Other Fixed Assets	65	85	30.8	90	5.9
Other Real Estate Owned	9	5	44.4-	6	20.0
Other Assets	169	195	15.4	208	6.7
TOTAL ASSETS	15,756	17,605	11.7	18,710	6.3
LIABILITIES					
Total Borrowings	25	25	0.0	101	304.0
Accrued Dividends/Interest Payable	34	37	8.8	36	2.7-
Acct Payable and Other Liabilities	86	118	37.2	126	6.8
TOTAL LIABILITIES	146	180	23.3	264	46.7
EQUITY/SAVINGS					
TOTAL SAVINGS	13,869	15,388	11.0	16,192	5.2
Share Drafts	1,360	1,484	9.1	1,612	8.6
Regular Shares	6,825	7,061	3.5	7,215	2.2
Money Market Shares	1,019	1,434	40.7	1,627	13.5
Share Certificates/CDs	2,809	3,363	19.7	3,690	9.7
IRA/Keogh Accounts	1,595	1,766	10.7	1,741	1.4-
All Other Shares and Member Deposits	246	251	2.0	267	6.4
Non-Member Deposits	14	28	100.0	39	39.3
Regular Reserves	602	700	16.3	749	7.0
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		8	100.0
Accum. Unrealized G/L on A-F-S	15	-3	120.0-	7	333.3-
Other Reserves	112	101	9.8-	80	20.8-
Undivided Earnings	1,013	1,240	22.4	1,410	13.7
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	1,741	2,037	17.0	2,254	10.7
TOTAL LIABILITIES/EQUITY/SAVINGS	15,756	17,605	11.7	18,710	6.3

* Amount Less than 1 Million

NEW YORK
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	719	702	2.4-	698	0.6-
INCOME					
Interest on Loans	792	904	14.1	964	6.6
(Less) Interest Refund	0*	0*	0.0	1	100.0
Income from Investments	361	399	10.5	410	2.8
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	49	58	18.4	70	20.7
Other Operating Income	28	29	3.6	29	0.0
TOTAL GROSS INCOME	1,230	1,389	12.9	1,472	6.0
EXPENSES					
Employee Compensation and Benefits	217	247	13.8	267	8.1
Travel and Conference Expense	7	8	14.3	9	12.5
Office Occupancy Expense	32	35	9.4	38	8.6
Office Operations Expense	101	116	14.9	128	10.3
Educational & Promotional Expense	14	16	14.3	17	6.3
Loan Servicing Expense	20	25	25.0	28	12.0
Professional and Outside Services	32	35	9.4	38	8.6
Provision for Loan Losses	39	50	28.2	68	36.0
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	12	11	8.3-	11	0.0
Operating Fees	4	4	0.0	4	0.0
Miscellaneous Operating Expenses	12	14	16.7	13	7.1-
TOTAL OPERATING EXPENSES	489	560	14.5	620	10.7
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	2-	0*	100.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	1-	0*	100.0	0*	0.0
Income (Loss) Before Cost of Funds	740	828	11.9	852	2.9
COST OF FUNDS					
Interest on Borrowed Money	4	8	100.0	4	50.0-
Dividends on Shares	528	610	15.5	632	3.6
Interest on Deposits	8	0*	100.0-	11	100.0
NET INCOME BEFORE RESERVE TRANSFERS	201	211	5.0	206	2.4-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	42	40	4.8-	53	32.5
Net Reserve Transfer	20	16	20.0-	15	6.3-
Net Income After Net Reserve Transfer	181	194	7.2	191	1.5-
Additional (Voluntary) Reserve Transfers	42	34	19.0-	17	50.0-
Adjusted Net Income	140	160	14.3	174	8.8

* Amount Less than 1 Million

NORTH CAROLINA
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	204	195	4.4-	191	2.1-
Cash	234	263	12.4	323	22.8
TOTAL LOANS OUTSTANDING	5,651	6,562	16.1	7,598	15.8
Unsecured Credit Card Loans	208	228	9.6	260	14.0
All Other Unsecured Loans	716	749	4.6	763	1.9
New Vehicle Loans	912	956	4.8	1,013	6.0
Used Vehicle Loans	639	795	24.4	977	22.9
First Mortgage Real Estate Loans	2,029	2,561	26.2	3,184	24.3
Other Real Estate Loans	933	1,016	8.9	1,117	9.9
All Other Loans to Members	214	197	7.9-	209	6.1
Other Loans	2	58	2,800.0	73	25.9
Allowance For Loan Losses	49	52	6.1	63	21.2
TOTAL INVESTMENTS	2,251	1,898	15.7-	1,791	5.6-
U.S. Government Obligations	1,243	936	24.7-	714	23.7-
Federal Agency Securities	335	304	9.3-	374	23.0
Mutual Fund & Common Trusts	17	15	11.8-	15	0.0
Corporate Credit Unions	349	350	0.3	395	12.9
Commercial Banks, S&Ls	219	197	10.0-	200	1.5
Credit Unions -Loans to, Deposits in	16	19	18.8	11	42.1-
NCUSIF Capitalization Deposit	68	72	5.9	76	5.6
Other Investments	4	5	25.0	5	0.0
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	116	121	4.3	128	5.8
Other Fixed Assets	31	34	9.7	36	5.9
Other Real Estate Owned	2	2	0.0	1	50.0-
Other Assets	66	61	7.6-	65	6.6
TOTAL ASSETS	8,304	8,889	7.0	9,880	11.1
LIABILITIES					
Total Borrowings	4	4	0.0	22	450.0
Accrued Dividends/Interest Payable	29	27	6.9-	26	3.7-
Acct Payable and Other Liabilities	54	74	37.0	77	4.1
TOTAL LIABILITIES	87	105	20.7	125	19.0
EQUITY/SAVINGS					
TOTAL SAVINGS	7,419	7,901	6.5	8,785	11.2
Share Drafts	781	870	11.4	990	13.8
Regular Shares	2,425	2,514	3.7	2,453	2.4-
Money Market Shares	1,222	1,350	10.5	1,789	32.5
Share Certificates/CDs	1,780	1,920	7.9	2,255	17.4
IRA/Keogh Accounts	1,142	1,169	2.4	1,215	3.9
All Other Shares and Member Deposits	65	66	1.5	75	13.6
Non-Member Deposits	3	11	266.7	8	27.3-
Regular Reserves	398	412	3.5	445	8.0
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	2	-5	350.0-	0*	100.0
Other Reserves	21	15	28.6-	115	666.7
Undivided Earnings	376	460	22.3	409	11.1-
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	798	883	10.7	970	9.9
TOTAL LIABILITIES/EQUITY/SAVINGS	8,304	8,889	7.0	9,880	11.1

* Amount Less than 1 Million

NORTH CAROLINA
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	204	195	4.4-	191	2.1-
INCOME					
Interest on Loans	448	501	11.8	579	15.6
(Less) Interest Refund	0*	1	100.0	1	0.0
Income from Investments	114	116	1.8	104	10.3-
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	45	53	17.8	60	13.2
Other Operating Income	12	14	16.7	15	7.1
TOTAL GROSS INCOME	618	682	10.4	756	10.9
EXPENSES					
Employee Compensation and Benefits	107	116	8.4	129	11.2
Travel and Conference Expense	3	3	0.0	4	33.3
Office Occupancy Expense	16	18	12.5	19	5.6
Office Operations Expense	49	52	6.1	55	5.8
Educational & Promotional Expense	4	5	25.0	5	0.0
Loan Servicing Expense	4	5	25.0	6	20.0
Professional and Outside Services	13	16	23.1	17	6.3
Provision for Loan Losses	14	19	35.7	31	63.2
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	4	5	25.0	4	20.0-
Operating Fees	2	2	0.0	2	0.0
Miscellaneous Operating Expenses	12	13	8.3	14	7.7
TOTAL OPERATING EXPENSES	229	252	10.0	287	13.9
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	1-	0*	100.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	389	431	10.8	470	9.0
COST OF FUNDS					
Interest on Borrowed Money	1	0*	100.0-	0*	0.0
Dividends on Shares	306	330	7.8	376	13.9
Interest on Deposits	8	9	12.5	9	0.0
NET INCOME BEFORE RESERVE TRANSFERS	75	92	22.7	83	9.8-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	12	13	8.3	14	7.7
Net Reserve Transfer	7	6	14.3-	6	0.0
Net Income After Net Reserve Transfer	68	86	26.5	78	9.3-
Additional (Voluntary) Reserve Transfers	11	7	36.4-	24	242.9
Adjusted Net Income	57	80	40.4	54	32.5-

* Amount Less than 1 Million

NORTH DAKOTA
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	69	69	0.0	69	0.0
Cash	19	19	0.0	19	0.0
TOTAL LOANS OUTSTANDING	505	570	12.9	638	11.9
Unsecured Credit Card Loans	16	19	18.8	21	10.5
All Other Unsecured Loans	21	20	4.8-	20	0.0
New Vehicle Loans	87	80	8.0-	76	5.0-
Used Vehicle Loans	116	144	24.1	169	17.4
First Mortgage Real Estate Loans	91	101	11.0	111	9.9
Other Real Estate Loans	12	15	25.0	19	26.7
All Other Loans to Members	158	165	4.4	213	29.1
Other Loans	4	27	575.0	9	66.7-
Allowance For Loan Losses	7	7	0.0	8	14.3
TOTAL INVESTMENTS	190	183	3.7-	182	0.5-
U.S. Government Obligations	5	2	60.0-	9	350.0
Federal Agency Securities	33	42	27.3	17	59.5-
Mutual Fund & Common Trusts	0*	0*	0.0	0*	0.0
Corporate Credit Unions	111	97	12.6-	115	18.6
Commercial Banks, S&Ls	26	26	0.0	23	11.5-
Credit Unions -Loans to, Deposits in	4	5	25.0	5	0.0
NCUSIF Capitalization Deposit	6	6	0.0	7	16.7
Other Investments	5	5	0.0	7	40.0
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	13	13	0.0	14	7.7
Other Fixed Assets	3	3	0.0	3	0.0
Other Real Estate Owned	0*	0*	0.0	0*	0.0
Other Assets	11	11	0.0	12	9.1
TOTAL ASSETS	733	792	8.0	861	8.7
LIABILITIES					
Total Borrowings	1	2	100.0	2	0.0
Accrued Dividends/Interest Payable	3	4	33.3	4	0.0
Acct Payable and Other Liabilities	3	3	0.0	3	0.0
TOTAL LIABILITIES	7	9	28.6	9	0.0
EQUITY/SAVINGS					
TOTAL SAVINGS	661	707	7.0	766	8.3
Share Drafts	104	108	3.8	114	5.6
Regular Shares	162	160	1.2-	169	5.6
Money Market Shares	67	73	9.0	110	50.7
Share Certificates/CDs	235	263	11.9	290	10.3
IRA/Keogh Accounts	34	37	8.8	39	5.4
All Other Shares and Member Deposits	39	49	25.6	34	30.6-
Non-Member Deposits	19	16	15.8-	10	37.5-
Regular Reserves	33	38	15.2	42	10.5
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	0.0	0*	0.0
Other Reserves	12	14	16.7	18	28.6
Undivided Earnings	21	25	19.0	25	0.0
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	66	76	15.2	86	13.2
TOTAL LIABILITIES/EQUITY/SAVINGS	733	792	8.0	861	8.7

* Amount Less than 1 Million

NORTH DAKOTA
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	69	69	0.0	69	0.0
INCOME					
Interest on Loans	44	49	11.4	55	12.2
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	10	10	0.0	9	10.0-
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	3	4	33.3	4	0.0
Other Operating Income	2	2	0.0	2	0.0
TOTAL GROSS INCOME	58	64	10.3	70	9.4
EXPENSES					
Employee Compensation and Benefits	11	12	9.1	13	8.3
Travel and Conference Expense	0*	0*	0.0	0*	0.0
Office Occupancy Expense	2	2	0.0	2	0.0
Office Operations Expense	5	5	0.0	5	0.0
Educational & Promotional Expense	1	1	0.0	1	0.0
Loan Servicing Expense	1	0*	100.0-	0*	0.0
Professional and Outside Services	2	2	0.0	2	0.0
Provision for Loan Losses	1	1	0.0	3	200.0
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	1	0*	100.0-	0*	0.0
Operating Fees	0*	0*	0.0	0*	0.0
Miscellaneous Operating Expenses	1	1	0.0	1	0.0
TOTAL OPERATING EXPENSES	24	26	8.3	30	15.4
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	35	38	8.6	41	7.9
COST OF FUNDS					
Interest on Borrowed Money	1	0*	100.0-	0*	0.0
Dividends on Shares	11	12	9.1	14	16.7
Interest on Deposits	14	15	7.1	17	13.3
NET INCOME BEFORE RESERVE TRANSFERS	9	10	11.1	10	0.0
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	2	2	0.0	2	0.0
Net Reserve Transfer	1	1	0.0	0*	100.0-
Net Income After Net Reserve Transfer	8	9	12.5	9	0.0
Additional (Voluntary) Reserve Transfers	3	4	33.3	3	25.0-
Adjusted Net Income	5	5	0.0	6	20.0

* Amount Less than 1 Million

OHIO
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	569	560	1.6-	549	2.0-
Cash	263	253	3.8-	298	17.8
TOTAL LOANS OUTSTANDING	5,238	5,685	8.5	6,008	5.7
Unsecured Credit Card Loans	431	486	12.8	522	7.4
All Other Unsecured Loans	490	518	5.7	478	7.7-
New Vehicle Loans	1,371	1,383	0.9	1,325	4.2-
Used Vehicle Loans	964	1,135	17.7	1,272	12.1
First Mortgage Real Estate Loans	935	1,051	12.4	1,182	12.5
Other Real Estate Loans	641	717	11.9	819	14.2
All Other Loans to Members	403	392	2.7-	406	3.6
Other Loans	3	2	33.3-	4	100.0
Allowance For Loan Losses	47	48	2.1	49	2.1
TOTAL INVESTMENTS	2,647	2,529	4.5-	2,637	4.3
U.S. Government Obligations	400	348	13.0-	234	32.8-
Federal Agency Securities	751	727	3.2-	714	1.8-
Mutual Fund & Common Trusts	46	51	10.9	57	11.8
Corporate Credit Unions	596	530	11.1-	639	20.6
Commercial Banks, S&Ls	722	738	2.2	831	12.6
Credit Unions -Loans to, Deposits in	9	19	111.1	16	15.8-
NCUSIF Capitalization Deposit	70	72	2.9	74	2.8
Other Investments	52	44	15.4-	73	65.9
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	97	111	14.4	121	9.0
Other Fixed Assets	31	37	19.4	40	8.1
Other Real Estate Owned	1	2	100.0	1	50.0-
Other Assets	75	79	5.3	87	10.1
TOTAL ASSETS	8,305	8,648	4.1	9,143	5.7
LIABILITIES					
Total Borrowings	4	9	125.0	7	22.2-
Accrued Dividends/Interest Payable	15	15	0.0	15	0.0
Acct Payable and Other Liabilities	37	44	18.9	45	2.3
TOTAL LIABILITIES	56	67	19.6	66	1.5-
EQUITY/SAVINGS					
TOTAL SAVINGS	7,328	7,568	3.3	7,974	5.4
Share Drafts	764	769	0.7	831	8.1
Regular Shares	3,877	3,819	1.5-	3,783	0.9-
Money Market Shares	399	477	19.5	582	22.0
Share Certificates/CDs	1,372	1,576	14.9	1,850	17.4
IRA/Keogh Accounts	811	824	1.6	826	0.2
All Other Shares and Member Deposits	96	91	5.2-	82	9.9-
Non-Member Deposits	7	11	57.1	20	81.8
Regular Reserves	297	325	9.4	341	4.9
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	3	0*	100.0-	5	100.0
Other Reserves	37	41	10.8	26	36.6-
Undivided Earnings	584	647	10.8	730	12.8
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	922	1,012	9.8	1,102	8.9
TOTAL LIABILITIES/EQUITY/SAVINGS	8,305	8,648	4.1	9,143	5.7

* Amount Less than 1 Million

OHIO
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	569	560	1.6-	549	2.0-
INCOME					
Interest on Loans	454	492	8.4	530	7.7
(Less) Interest Refund	1	0*	100.0-	2	100.0
Income from Investments	149	154	3.4	156	1.3
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	37	41	10.8	46	12.2
Other Operating Income	14	16	14.3	16	0.0
TOTAL GROSS INCOME	653	702	7.5	746	6.3
EXPENSES					
Employee Compensation and Benefits	132	144	9.1	154	6.9
Travel and Conference Expense	4	5	25.0	5	0.0
Office Occupancy Expense	16	17	6.3	18	5.9
Office Operations Expense	59	64	8.5	67	4.7
Educational & Promotional Expense	8	10	25.0	11	10.0
Loan Servicing Expense	12	15	25.0	16	6.7
Professional and Outside Services	21	23	9.5	24	4.3
Provision for Loan Losses	12	20	66.7	28	40.0
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	8	8	0.0	7	12.5-
Operating Fees	2	3	50.0	3	0.0
Miscellaneous Operating Expenses	11	11	0.0	12	9.1
TOTAL OPERATING EXPENSES	286	318	11.2	345	8.5
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	1-	0*	100.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	366	384	4.9	400	4.2
COST OF FUNDS					
Interest on Borrowed Money	1	0*	100.0-	0*	0.0
Dividends on Shares	267	288	7.9	304	5.6
Interest on Deposits	5	1	80.0-	3	200.0
NET INCOME BEFORE RESERVE TRANSFERS	93	94	1.1	92	2.1-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	16	17	6.3	18	5.9
Net Reserve Transfer	11	8	27.3-	7	12.5-
Net Income After Net Reserve Transfer	83	86	3.6	85	1.2-
Additional (Voluntary) Reserve Transfers	6	9	50.0	10	11.1
Adjusted Net Income	77	77	0.0	75	2.6-

* Amount Less than 1 Million

OKLAHOMA
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	105	104	1.0-	102	1.9-
Cash	79	72	8.8-	79	9.7
TOTAL LOANS OUTSTANDING	2,363	2,573	8.9	2,720	5.7
Unsecured Credit Card Loans	128	139	8.6	144	3.6
All Other Unsecured Loans	157	158	0.6	151	4.4-
New Vehicle Loans	632	722	14.2	785	8.7
Used Vehicle Loans	503	544	8.2	571	5.0
First Mortgage Real Estate Loans	562	596	6.0	614	3.0
Other Real Estate Loans	94	116	23.4	159	37.1
All Other Loans to Members	238	246	3.4	248	0.8
Other Loans	48	52	8.3	47	9.6-
Allowance For Loan Losses	27	27	0.0	28	3.7
TOTAL INVESTMENTS	1,221	1,089	10.8-	1,150	5.6
U.S. Government Obligations	151	141	6.6-	113	19.9-
Federal Agency Securities	427	378	11.5-	376	0.5-
Mutual Fund & Common Trusts	52	38	26.9-	4	89.5-
Corporate Credit Unions	318	279	12.3-	323	15.8
Commercial Banks, S&Ls	201	183	9.0-	227	24.0
Credit Unions -Loans to, Deposits in	4	5	25.0	10	100.0
NCUSIF Capitalization Deposit	30	31	3.3	32	3.2
Other Investments	38	34	10.5-	66	94.1
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	58	59	1.7	64	8.5
Other Fixed Assets	15	18	20.0	19	5.6
Other Real Estate Owned	1	1	0.0	0*	100.0-
Other Assets	29	31	6.9	29	6.5-
TOTAL ASSETS	3,739	3,817	2.1	4,033	5.7
LIABILITIES					
Total Borrowings	145	86	40.7-	84	2.3-
Accrued Dividends/Interest Payable	6	6	0.0	7	16.7
Acct Payable and Other Liabilities	37	40	8.1	38	5.0-
TOTAL LIABILITIES	189	132	30.2-	129	2.3-
EQUITY/SAVINGS					
TOTAL SAVINGS	3,203	3,305	3.2	3,492	5.7
Share Drafts	389	403	3.6	435	7.9
Regular Shares	1,394	1,384	0.7-	1,390	0.4
Money Market Shares	274	310	13.1	352	13.5
Share Certificates/CDs	753	811	7.7	900	11.0
IRA/Keogh Accounts	369	371	0.5	380	2.4
All Other Shares and Member Deposits	19	18	5.3-	13	27.8-
Non-Member Deposits	5	7	40.0	21	200.0
Regular Reserves	134	145	8.2	154	6.2
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	0.0	0*	0.0
Other Reserves	25	26	4.0	27	3.8
Undivided Earnings	189	210	11.1	231	10.0
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	348	380	9.2	413	8.7
TOTAL LIABILITIES/EQUITY/SAVINGS	3,739	3,817	2.1	4,033	5.7

* Amount Less than 1 Million

OKLAHOMA
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	105	104	1.0-	102	1.9-
INCOME					
Interest on Loans	191	211	10.5	229	8.5
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	69	65	5.8-	64	1.5-
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	24	27	12.5	29	7.4
Other Operating Income	6	5	16.7-	5	0.0
TOTAL GROSS INCOME	290	309	6.6	327	5.8
EXPENSES					
Employee Compensation and Benefits	61	64	4.9	68	6.3
Travel and Conference Expense	2	2	0.0	2	0.0
Office Occupancy Expense	7	7	0.0	8	14.3
Office Operations Expense	28	31	10.7	31	0.0
Educational & Promotional Expense	3	3	0.0	3	0.0
Loan Servicing Expense	5	6	20.0	6	0.0
Professional and Outside Services	5	6	20.0	8	33.3
Provision for Loan Losses	7	12	71.4	17	41.7
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	2	2	0.0	2	0.0
Operating Fees	1	0*	100.0-	0*	0.0
Miscellaneous Operating Expenses	3	3	0.0	3	0.0
TOTAL OPERATING EXPENSES	124	137	10.5	149	8.8
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	166	173	4.2	178	2.9
COST OF FUNDS					
Interest on Borrowed Money	8	6	25.0-	5	16.7-
Dividends on Shares	127	130	2.4	136	4.6
Interest on Deposits	2	5	150.0	6	20.0
NET INCOME BEFORE RESERVE TRANSFERS	29	33	13.8	32	3.0-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	8	8	0.0	9	12.5
Net Reserve Transfer	5	2	60.0-	2	0.0
Net Income After Net Reserve Transfer	24	31	29.2	30	3.2-
Additional (Voluntary) Reserve Transfers	8	9	12.5	6	33.3-
Adjusted Net Income	16	22	37.5	23	4.5

* Amount Less than 1 Million

OREGON
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	133	127	4.5-	126	0.8-
Cash	97	99	2.1	121	22.2
TOTAL LOANS OUTSTANDING	3,326	3,885	16.8	4,254	9.5
Unsecured Credit Card Loans	206	240	16.5	271	12.9
All Other Unsecured Loans	321	324	0.9	313	3.4-
New Vehicle Loans	739	833	12.7	861	3.4
Used Vehicle Loans	673	835	24.1	958	14.7
First Mortgage Real Estate Loans	568	623	9.7	668	7.2
Other Real Estate Loans	543	738	35.9	878	19.0
All Other Loans to Members	269	277	3.0	285	2.9
Other Loans	7	15	114.3	21	40.0
Allowance For Loan Losses	26	29	11.5	33	13.8
TOTAL INVESTMENTS	1,200	1,124	6.3-	1,295	15.2
U.S. Government Obligations	60	132	120.0	71	46.2-
Federal Agency Securities	495	435	12.1-	547	25.7
Mutual Fund & Common Trusts	45	48	6.7	47	2.1-
Corporate Credit Unions	356	315	11.5-	409	29.8
Commercial Banks, S&Ls	184	131	28.8-	151	15.3
Credit Unions -Loans to, Deposits in	5	9	80.0	13	44.4
NCUSIF Capitalization Deposit	37	41	10.8	45	9.8
Other Investments	18	11	38.9-	11	0.0
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	67	71	6.0	77	8.5
Other Fixed Assets	23	27	17.4	32	18.5
Other Real Estate Owned	0*	0*	0.0	0*	0.0
Other Assets	44	48	9.1	53	10.4
TOTAL ASSETS	4,732	5,226	10.4	5,799	11.0
LIABILITIES					
Total Borrowings	16	55	243.8	53	3.6-
Accrued Dividends/Interest Payable	5	4	20.0-	5	25.0
Acct Payable and Other Liabilities	24	29	20.8	31	6.9
TOTAL LIABILITIES	44	89	102.3	89	0.0
EQUITY/SAVINGS					
TOTAL SAVINGS	4,244	4,635	9.2	5,146	11.0
Share Drafts	501	543	8.4	611	12.5
Regular Shares	1,597	1,688	5.7	1,796	6.4
Money Market Shares	623	711	14.1	869	22.2
Share Certificates/CDs	909	1,060	16.6	1,227	15.8
IRA/Keogh Accounts	573	591	3.1	593	0.3
All Other Shares and Member Deposits	38	39	2.6	45	15.4
Non-Member Deposits	3	4	33.3	4	0.0
Regular Reserves	165	177	7.3	200	13.0
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	3-	-3	0.0	-2	33.3-
Other Reserves	0*	0*	0.0	0*	0.0
Undivided Earnings	281	328	16.7	365	11.3
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	444	502	13.1	564	12.4
TOTAL LIABILITIES/EQUITY/SAVINGS	4,732	5,226	10.4	5,799	11.0

* Amount Less than 1 Million

OREGON
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	133	127	4.5-	126	0.8-
INCOME					
Interest on Loans	287	321	11.8	366	14.0
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	63	69	9.5	70	1.4
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	27	31	14.8	35	12.9
Other Operating Income	11	13	18.2	15	15.4
TOTAL GROSS INCOME	387	434	12.1	485	11.8
EXPENSES					
Employee Compensation and Benefits	80	87	8.8	96	10.3
Travel and Conference Expense	3	3	0.0	3	0.0
Office Occupancy Expense	10	11	10.0	12	9.1
Office Operations Expense	34	38	11.8	43	13.2
Educational & Promotional Expense	5	6	20.0	7	16.7
Loan Servicing Expense	5	7	40.0	8	14.3
Professional and Outside Services	13	15	15.4	17	13.3
Provision for Loan Losses	12	18	50.0	24	33.3
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	1	1	0.0	1	0.0
Operating Fees	1	0*	100.0-	0*	0.0
Miscellaneous Operating Expenses	3	4	33.3	4	0.0
TOTAL OPERATING EXPENSES	167	191	14.4	217	13.6
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	220	244	10.9	268	9.8
COST OF FUNDS					
Interest on Borrowed Money	1	2	100.0	3	50.0
Dividends on Shares	108	127	17.6	138	8.7
Interest on Deposits	62	57	8.1-	67	17.5
NET INCOME BEFORE RESERVE TRANSFERS	49	59	20.4	61	3.4
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	14	17	21.4	18	5.9
Net Reserve Transfer	5	6	20.0	5	16.7-
Net Income After Net Reserve Transfer	44	53	20.5	56	5.7
Additional (Voluntary) Reserve Transfers	3	5	66.7	17	240.0
Adjusted Net Income	41	48	17.1	39	18.8-

* Amount Less than 1 Million

PENNSYLVANIA
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	902	881	2.3-	864	1.9-
Cash	307	320	4.2	346	8.1
TOTAL LOANS OUTSTANDING	7,322	8,041	9.8	8,615	7.1
Unsecured Credit Card Loans	559	672	20.2	767	14.1
All Other Unsecured Loans	1,333	1,342	0.7	1,287	4.1-
New Vehicle Loans	1,680	1,786	6.3	1,881	5.3
Used Vehicle Loans	830	988	19.0	1,115	12.9
First Mortgage Real Estate Loans	977	1,038	6.2	1,104	6.4
Other Real Estate Loans	1,527	1,764	15.5	1,939	9.9
All Other Loans to Members	409	443	8.3	508	14.7
Other Loans	7	8	14.3	13	62.5
Allowance For Loan Losses	87	90	3.4	94	4.4
TOTAL INVESTMENTS	3,999	3,935	1.6-	4,085	3.8
U.S. Government Obligations	439	411	6.4-	331	19.5-
Federal Agency Securities	1,548	1,563	1.0	1,575	0.8
Mutual Fund & Common Trusts	95	125	31.6	103	17.6-
Corporate Credit Unions	830	811	2.3-	967	19.2
Commercial Banks, S&Ls	911	876	3.8-	950	8.4
Credit Unions -Loans to, Deposits in	16	15	6.3-	16	6.7
NCUSIF Capitalization Deposit	100	104	4.0	109	4.8
Other Investments	60	30	50.0-	35	16.7
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	143	154	7.7	165	7.1
Other Fixed Assets	36	42	16.7	53	26.2
Other Real Estate Owned	3	4	33.3	3	25.0-
Other Assets	99	108	9.1	123	13.9
TOTAL ASSETS	11,822	12,515	5.9	13,296	6.2
LIABILITIES					
Total Borrowings	6	13	116.7	5	61.5-
Accrued Dividends/Interest Payable	25	25	0.0	25	0.0
Acct Payable and Other Liabilities	35	39	11.4	45	15.4
TOTAL LIABILITIES	66	76	15.2	75	1.3-
EQUITY/SAVINGS					
TOTAL SAVINGS	10,575	11,121	5.2	11,757	5.7
Share Drafts	905	971	7.3	1,101	13.4
Regular Shares	5,717	5,806	1.6	5,923	2.0
Money Market Shares	744	857	15.2	941	9.8
Share Certificates/CDs	1,816	2,067	13.8	2,364	14.4
IRA/Keogh Accounts	1,167	1,201	2.9	1,221	1.7
All Other Shares and Member Deposits	220	211	4.1-	195	7.6-
Non-Member Deposits	5	8	60.0	12	50.0
Regular Reserves	330	350	6.1	369	5.4
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	3-	-6	100.0-	0*	100.0
Other Reserves	30	39	30.0	27	30.8-
Undivided Earnings	824	934	13.3	1,067	14.2
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	1,182	1,317	11.4	1,464	11.2
TOTAL LIABILITIES/EQUITY/SAVINGS	11,822	12,515	5.9	13,296	6.2

* Amount Less than 1 Million

PENNSYLVANIA
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	902	881	2.3-	864	1.9-
INCOME					
Interest on Loans	640	688	7.5	742	7.8
(Less) Interest Refund	1	2	100.0	2	0.0
Income from Investments	227	238	4.8	241	1.3
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	31	35	12.9	40	14.3
Other Operating Income	21	24	14.3	30	25.0
TOTAL GROSS INCOME	917	982	7.1	1,053	7.2
EXPENSES					
Employee Compensation and Benefits	156	172	10.3	186	8.1
Travel and Conference Expense	5	6	20.0	6	0.0
Office Occupancy Expense	17	20	17.6	22	10.0
Office Operations Expense	77	84	9.1	89	6.0
Educational & Promotional Expense	8	9	12.5	10	11.1
Loan Servicing Expense	17	21	23.5	24	14.3
Professional and Outside Services	33	36	9.1	40	11.1
Provision for Loan Losses	31	38	22.6	50	31.6
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	16	16	0.0	15	6.3-
Operating Fees	3	3	0.0	3	0.0
Miscellaneous Operating Expenses	8	9	12.5	10	11.1
TOTAL OPERATING EXPENSES	372	412	10.8	455	10.4
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	4-	0*	100.0	2	100.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	541	570	5.4	599	5.1
COST OF FUNDS					
Interest on Borrowed Money	2	0*	100.0-	0*	0.0
Dividends on Shares	392	420	7.1	445	6.0
Interest on Deposits	6	7	16.7	9	28.6
NET INCOME BEFORE RESERVE TRANSFERS	141	142	0.7	144	1.4
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	41	44	7.3	46	4.5
Net Reserve Transfer	21	19	9.5-	15	21.1-
Net Income After Net Reserve Transfer	120	123	2.5	130	5.7
Additional (Voluntary) Reserve Transfers	9	10	11.1	8	20.0-
Adjusted Net Income	112	113	0.9	121	7.1

* Amount Less than 1 Million

PUERTO RICO
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	25	20	20.0-	20	0.0
Cash	17	14	17.6-	13	7.1-
TOTAL LOANS OUTSTANDING	179	198	10.6	219	10.6
Unsecured Credit Card Loans	0*	0*	0.0	7	100.0
All Other Unsecured Loans	105	94	10.5-	139	47.9
New Vehicle Loans	26	33	26.9	42	27.3
Used Vehicle Loans	1	0*	100.0-	1	100.0
First Mortgage Real Estate Loans	13	15	15.4	16	6.7
Other Real Estate Loans	3	5	66.7	5	0.0
All Other Loans to Members	30	51	70.0	8	84.3-
Other Loans	2	0*	100.0-	0*	0.0
Allowance For Loan Losses	3	3	0.0	3	0.0
TOTAL INVESTMENTS	66	81	22.7	84	3.7
U.S. Government Obligations	12	2	83.3-	6	200.0
Federal Agency Securities	20	37	85.0	43	16.2
Mutual Fund & Common Trusts	0*	0*	0.0	0*	0.0
Corporate Credit Unions	0*	0*	0.0	0*	0.0
Commercial Banks, S&Ls	32	40	25.0	33	17.5-
Credit Unions -Loans to, Deposits in	0*	0*	0.0	0*	0.0
NCUSIF Capitalization Deposit	2	2	0.0	2	0.0
Other Investments	0*	0*	0.0	0*	0.0
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	3	3	0.0	4	33.3
Other Fixed Assets	1	1	0.0	2	100.0
Other Real Estate Owned	0*	0*	0.0	0*	0.0
Other Assets	1	2	100.0	2	0.0
TOTAL ASSETS	264	296	12.1	321	8.4
LIABILITIES					
Total Borrowings	0*	0*	0.0	0*	0.0
Accrued Dividends/Interest Payable	1	0*	100.0-	0*	0.0
Acct Payable and Other Liabilities	2	2	0.0	3	50.0
TOTAL LIABILITIES	3	3	0.0	3	0.0
EQUITY/SAVINGS					
TOTAL SAVINGS	228	256	12.3	276	7.8
Share Drafts	4	5	25.0	7	40.0
Regular Shares	170	187	10.0	196	4.8
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	47	56	19.1	68	21.4
IRA/Keogh Accounts	4	4	0.0	5	25.0
All Other Shares and Member Deposits	3	3	0.0	0*	100.0-
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	17	18	5.9	19	5.6
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	0.0	0*	0.0
Other Reserves	5	6	20.0	7	16.7
Undivided Earnings	11	13	18.2	15	15.4
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	33	37	12.1	41	10.8
TOTAL LIABILITIES/EQUITY/SAVINGS	264	296	12.1	321	8.4

* Amount Less than 1 Million

PUERTO RICO
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	25	20	20.0-	20	0.0
INCOME					
Interest on Loans	17	19	11.8	21	10.5
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	4	5	25.0	5	0.0
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	0*	0*	0.0	0*	0.0
Other Operating Income	0*	0*	0.0	0*	0.0
TOTAL GROSS INCOME	22	25	13.6	27	8.0
EXPENSES					
Employee Compensation and Benefits	3	4	33.3	4	0.0
Travel and Conference Expense	0*	0*	0.0	0*	0.0
Office Occupancy Expense	0*	0*	0.0	0*	0.0
Office Operations Expense	2	2	0.0	2	0.0
Educational & Promotional Expense	0*	0*	0.0	0*	0.0
Loan Servicing Expense	0*	0*	0.0	0*	0.0
Professional and Outside Services	0*	0*	0.0	0*	0.0
Provision for Loan Losses	1	1	0.0	1	0.0
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	0*	0*	0.0	0*	0.0
Operating Fees	0*	0*	0.0	0*	0.0
Miscellaneous Operating Expenses	0*	0*	0.0	0*	0.0
TOTAL OPERATING EXPENSES	8	9	12.5	10	11.1
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	14	15	7.1	17	13.3
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
Dividends on Shares	10	12	20.0	13	8.3
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	4	4	0.0	4	0.0
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	0*	0*	0.0	0*	0.0
Net Reserve Transfer	0*	0*	0.0	0*	0.0
Net Income After Net Reserve Transfer	4	4	0.0	4	0.0
Additional (Voluntary) Reserve Transfers	1	0*	100.0-	0*	0.0
Adjusted Net Income	3	3	0.0	4	33.3

* Amount Less than 1 Million

RHODE ISLAND
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	45	42	6.7-	42	0.0
Cash	36	44	22.2	42	4.5-
TOTAL LOANS OUTSTANDING	788	897	13.8	1,007	12.3
Unsecured Credit Card Loans	30	37	23.3	43	16.2
All Other Unsecured Loans	49	54	10.2	53	1.9-
New Vehicle Loans	54	68	25.9	79	16.2
Used Vehicle Loans	38	51	34.2	73	43.1
First Mortgage Real Estate Loans	491	555	13.0	605	9.0
Other Real Estate Loans	104	108	3.8	122	13.0
All Other Loans to Members	21	22	4.8	30	36.4
Other Loans	2	2	0.0	2	0.0
Allowance For Loan Losses	14	13	7.1-	12	7.7-
TOTAL INVESTMENTS	728	663	8.9-	657	0.9-
U.S. Government Obligations	167	145	13.2-	109	24.8-
Federal Agency Securities	289	269	6.9-	237	11.9-
Mutual Fund & Common Trusts	1	0*	100.0-	0*	0.0
Corporate Credit Unions	133	111	16.5-	147	32.4
Commercial Banks, S&Ls	35	46	31.4	75	63.0
Credit Unions -Loans to, Deposits in	4	4	0.0	3	25.0-
NCUSIF Capitalization Deposit	13	13	0.0	14	7.7
Other Investments	86	73	15.1-	71	2.7-
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	23	25	8.7	25	0.0
Other Fixed Assets	6	6	0.0	7	16.7
Other Real Estate Owned	4	2	50.0-	0*	100.0-
Other Assets	18	18	0.0	20	11.1
TOTAL ASSETS	1,590	1,640	3.1	1,747	6.5
LIABILITIES					
Total Borrowings	0*	0*	0.0	7	100.0
Accrued Dividends/Interest Payable	5	5	0.0	6	20.0
Acct Payable and Other Liabilities	13	14	7.7	15	7.1
TOTAL LIABILITIES	18	20	11.1	27	35.0
EQUITY/SAVINGS					
TOTAL SAVINGS	1,336	1,368	2.4	1,446	5.7
Share Drafts	124	124	0.0	137	10.5
Regular Shares	467	475	1.7	427	10.1-
Money Market Shares	117	107	8.5-	132	23.4
Share Certificates/CDs	397	438	10.3	509	16.2
IRA/Keogh Accounts	146	150	2.7	151	0.7
All Other Shares and Member Deposits	85	73	14.1-	87	19.2
Non-Member Deposits	0*	0*	0.0	3	100.0
Regular Reserves	78	78	0.0	79	1.3
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	2	0*	100.0-	1	100.0
Other Reserves	1	1	0.0	4	300.0
Undivided Earnings	156	174	11.5	188	8.0
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	236	252	6.8	273	8.3
TOTAL LIABILITIES/EQUITY/SAVINGS	1,590	1,640	3.1	1,747	6.5

* Amount Less than 1 Million

RHODE ISLAND
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	45	42	6.7-	42	0.0
INCOME					
Interest on Loans	67	70	4.5	80	14.3
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	42	42	0.0	40	4.8-
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	8	8	0.0	8	0.0
Other Operating Income	1	1	0.0	2	100.0
TOTAL GROSS INCOME	118	121	2.5	129	6.6
EXPENSES					
Employee Compensation and Benefits	23	25	8.7	26	4.0
Travel and Conference Expense	1	0*	100.0-	0*	0.0
Office Occupancy Expense	3	4	33.3	4	0.0
Office Operations Expense	10	10	0.0	11	10.0
Educational & Promotional Expense	1	2	100.0	2	0.0
Loan Servicing Expense	1	2	100.0	2	0.0
Professional and Outside Services	2	2	0.0	3	50.0
Provision for Loan Losses	3	2	33.3-	3	50.0
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	1	0*	100.0-	0*	0.0
Operating Fees	0*	0*	0.0	0*	0.0
Miscellaneous Operating Expenses	4	3	25.0-	4	33.3
TOTAL OPERATING EXPENSES	51	52	2.0	57	9.6
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	67	70	4.5	74	5.7
COST OF FUNDS					
Interest on Borrowed Money	1	0*	100.0-	0*	0.0
Dividends on Shares	16	15	6.3-	15	0.0
Interest on Deposits	31	36	16.1	39	8.3
NET INCOME BEFORE RESERVE TRANSFERS	20	19	5.0-	19	0.0
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	2	1	50.0-	2	100.0
Net Reserve Transfer	0*	0*	0.0	0*	0.0
Net Income After Net Reserve Transfer	19	19	0.0	19	0.0
Additional (Voluntary) Reserve Transfers	0*	0*	0.0	0*	0.0
Adjusted Net Income	19	19	0.0	18	5.3-

* Amount Less than 1 Million

SOUTH CAROLINA
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	111	106	4.5-	105	0.9-
Cash	95	102	7.4	118	15.7
TOTAL LOANS OUTSTANDING	2,111	2,361	11.8	2,562	8.5
Unsecured Credit Card Loans	127	144	13.4	167	16.0
All Other Unsecured Loans	274	289	5.5	267	7.6-
New Vehicle Loans	518	544	5.0	524	3.7-
Used Vehicle Loans	419	504	20.3	602	19.4
First Mortgage Real Estate Loans	370	457	23.5	529	15.8
Other Real Estate Loans	223	253	13.5	279	10.3
All Other Loans to Members	178	169	5.1-	192	13.6
Other Loans	2	0*	100.0-	3	100.0
Allowance For Loan Losses	21	24	14.3	28	16.7
TOTAL INVESTMENTS	786	758	3.6-	798	5.3
U.S. Government Obligations	127	105	17.3-	72	31.4-
Federal Agency Securities	300	312	4.0	332	6.4
Mutual Fund & Common Trusts	37	20	45.9-	17	15.0-
Corporate Credit Unions	161	177	9.9	197	11.3
Commercial Banks, S&Ls	129	111	14.0-	140	26.1
Credit Unions -Loans to, Deposits in	2	3	50.0	5	66.7
NCUSIF Capitalization Deposit	25	26	4.0	28	7.7
Other Investments	5	5	0.0	7	40.0
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	48	50	4.2	54	8.0
Other Fixed Assets	18	22	22.2	22	0.0
Other Real Estate Owned	2	1	50.0-	1	0.0
Other Assets	33	36	9.1	29	19.4-
TOTAL ASSETS	3,072	3,308	7.7	3,557	7.5
LIABILITIES					
Total Borrowings	2	0*	100.0-	0*	0.0
Accrued Dividends/Interest Payable	16	16	0.0	17	6.3
Acct Payable and Other Liabilities	15	23	53.3	19	17.4-
TOTAL LIABILITIES	33	40	21.2	37	7.5-
EQUITY/SAVINGS					
TOTAL SAVINGS	2,697	2,889	7.1	3,106	7.5
Share Drafts	295	310	5.1	351	13.2
Regular Shares	1,163	1,178	1.3	1,183	0.4
Money Market Shares	133	162	21.8	201	24.1
Share Certificates/CDs	757	873	15.3	980	12.3
IRA/Keogh Accounts	335	358	6.9	379	5.9
All Other Shares and Member Deposits	12	7	41.7-	8	14.3
Non-Member Deposits	2	2	0.0	4	100.0
Regular Reserves	92	102	10.9	106	3.9
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	0.0	0*	0.0
Other Reserves	15	16	6.7	17	6.3
Undivided Earnings	235	261	11.1	290	11.1
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	343	378	10.2	414	9.5
TOTAL LIABILITIES/EQUITY/SAVINGS	3,072	3,308	7.7	3,557	7.5

* Amount Less than 1 Million

SOUTH CAROLINA
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	111	106	4.5-	105	0.9-
INCOME					
Interest on Loans	193	212	9.8	231	9.0
(Less) Interest Refund	0*	0*	0.0	1	100.0
Income from Investments	44	47	6.8	47	0.0
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	24	29	20.8	32	10.3
Other Operating Income	6	7	16.7	9	28.6
TOTAL GROSS INCOME	267	294	10.1	317	7.8
EXPENSES					
Employee Compensation and Benefits	56	62	10.7	67	8.1
Travel and Conference Expense	2	2	0.0	3	50.0
Office Occupancy Expense	8	9	12.5	8	11.1-
Office Operations Expense	24	26	8.3	30	15.4
Educational & Promotional Expense	4	4	0.0	4	0.0
Loan Servicing Expense	5	6	20.0	7	16.7
Professional and Outside Services	9	11	22.2	11	0.0
Provision for Loan Losses	11	16	45.5	21	31.3
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	2	2	0.0	2	0.0
Operating Fees	1	0*	100.0-	0*	0.0
Miscellaneous Operating Expenses	3	3	0.0	3	0.0
TOTAL OPERATING EXPENSES	125	143	14.4	156	9.1
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	142	151	6.3	161	6.6
COST OF FUNDS					
Interest on Borrowed Money	1	0*	100.0-	0*	0.0
Dividends on Shares	103	116	12.6	125	7.8
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	38	34	10.5-	35	2.9
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	14	14	0.0	16	14.3
Net Reserve Transfer	5	4	20.0-	5	25.0
Net Income After Net Reserve Transfer	33	30	9.1-	30	0.0
Additional (Voluntary) Reserve Transfers	4	6	50.0	6	0.0
Adjusted Net Income	29	24	17.2-	25	4.2

* Amount Less than 1 Million

SOUTH DAKOTA
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	67	64	4.5-	64	0.0
Cash	19	15	21.1-	19	26.7
TOTAL LOANS OUTSTANDING	466	520	11.6	574	10.4
Unsecured Credit Card Loans	26	29	11.5	30	3.4
All Other Unsecured Loans	35	34	2.9-	30	11.8-
New Vehicle Loans	89	93	4.5	101	8.6
Used Vehicle Loans	149	169	13.4	191	13.0
First Mortgage Real Estate Loans	58	70	20.7	82	17.1
Other Real Estate Loans	37	48	29.7	57	18.8
All Other Loans to Members	73	77	5.5	82	6.5
Other Loans	0*	0*	0.0	1	100.0
Allowance For Loan Losses	6	6	0.0	6	0.0
TOTAL INVESTMENTS	116	126	8.6	133	5.6
U.S. Government Obligations	2	9	350.0	1	88.9-
Federal Agency Securities	33	32	3.0-	44	37.5
Mutual Fund & Common Trusts	3	1	66.7-	5	400.0
Corporate Credit Unions	46	49	6.5	45	8.2-
Commercial Banks, S&Ls	24	26	8.3	24	7.7-
Credit Unions -Loans to, Deposits in	2	4	100.0	6	50.0
NCUSIF Capitalization Deposit	5	5	0.0	6	20.0
Other Investments	0*	0*	0.0	0*	0.0
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	11	13	18.2	14	7.7
Other Fixed Assets	4	4	0.0	5	25.0
Other Real Estate Owned	0*	0*	0.0	0*	0.0
Other Assets	6	6	0.0	6	0.0
TOTAL ASSETS	617	678	9.9	744	9.7
LIABILITIES					
Total Borrowings	1	1	0.0	0*	100.0-
Accrued Dividends/Interest Payable	2	3	50.0	3	0.0
Acct Payable and Other Liabilities	3	3	0.0	3	0.0
TOTAL LIABILITIES	6	7	16.7	6	14.3-
EQUITY/SAVINGS					
TOTAL SAVINGS	552	603	9.2	663	10.0
Share Drafts	70	74	5.7	81	9.5
Regular Shares	169	173	2.4	179	3.5
Money Market Shares	72	71	1.4-	74	4.2
Share Certificates/CDs	177	208	17.5	242	16.3
IRA/Keogh Accounts	54	59	9.3	62	5.1
All Other Shares and Member Deposits	8	16	100.0	17	6.3
Non-Member Deposits	2	3	50.0	8	166.7
Regular Reserves	18	21	16.7	24	14.3
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	0.0	0*	0.0
Other Reserves	5	3	40.0-	3	0.0
Undivided Earnings	37	44	18.9	48	9.1
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	60	68	13.3	75	10.3
TOTAL LIABILITIES/EQUITY/SAVINGS	617	678	9.9	744	9.7

* Amount Less than 1 Million

SOUTH DAKOTA
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	67	64	4.5-	64	0.0
INCOME					
Interest on Loans	41	45	9.8	50	11.1
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	6	7	16.7	8	14.3
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	5	5	0.0	5	0.0
Other Operating Income	1	1	0.0	2	100.0
TOTAL GROSS INCOME	53	59	11.3	64	8.5
EXPENSES					
Employee Compensation and Benefits	12	13	8.3	14	7.7
Travel and Conference Expense	0*	0*	0.0	0*	0.0
Office Occupancy Expense	1	1	0.0	2	100.0
Office Operations Expense	5	6	20.0	6	0.0
Educational & Promotional Expense	1	0*	100.0-	0*	0.0
Loan Servicing Expense	1	1	0.0	1	0.0
Professional and Outside Services	1	1	0.0	2	100.0
Provision for Loan Losses	1	1	0.0	3	200.0
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	1	0*	100.0-	0*	0.0
Operating Fees	0*	0*	0.0	0*	0.0
Miscellaneous Operating Expenses	1	0*	100.0-	0*	0.0
TOTAL OPERATING EXPENSES	24	26	8.3	31	19.2
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	29	32	10.3	34	6.3
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
Dividends on Shares	21	24	14.3	27	12.5
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	8	9	12.5	7	22.2-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	2	3	50.0	3	0.0
Net Reserve Transfer	1	2	100.0	0*	100.0-
Net Income After Net Reserve Transfer	6	7	16.7	6	14.3-
Additional (Voluntary) Reserve Transfers	0*	0*	0.0	0*	0.0
Adjusted Net Income	6	7	16.7	6	14.3-

* Amount Less than 1 Million

TENNESSEE
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	278	272	2.2-	266	2.2-
Cash	156	174	11.5	163	6.3-
TOTAL LOANS OUTSTANDING	3,777	4,120	9.1	4,361	5.8
Unsecured Credit Card Loans	193	228	18.1	257	12.7
All Other Unsecured Loans	468	503	7.5	485	3.6-
New Vehicle Loans	1,060	1,071	1.0	1,028	4.0-
Used Vehicle Loans	614	744	21.2	844	13.4
First Mortgage Real Estate Loans	870	999	14.8	1,167	16.8
Other Real Estate Loans	351	377	7.4	377	0.0
All Other Loans to Members	217	197	9.2-	201	2.0
Other Loans	3	3	0.0	3	0.0
Allowance For Loan Losses	30	28	6.7-	29	3.6
TOTAL INVESTMENTS	1,766	1,683	4.7-	1,744	3.6
U.S. Government Obligations	118	117	0.8-	112	4.3-
Federal Agency Securities	765	719	6.0-	752	4.6
Mutual Fund & Common Trusts	45	42	6.7-	43	2.4
Corporate Credit Unions	393	348	11.5-	409	17.5
Commercial Banks, S&Ls	355	358	0.8	330	7.8-
Credit Unions -Loans to, Deposits in	5	9	80.0	12	33.3
NCUSIF Capitalization Deposit	47	50	6.4	51	2.0
Other Investments	39	39	0.0	34	12.8-
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	83	92	10.8	98	6.5
Other Fixed Assets	22	25	13.6	28	12.0
Other Real Estate Owned	1	7	600.0	0*	100.0-
Other Assets	41	42	2.4	60	42.9
TOTAL ASSETS	5,816	6,114	5.1	6,426	5.1
LIABILITIES					
Total Borrowings	7	12	71.4	14	16.7
Accrued Dividends/Interest Payable	23	23	0.0	24	4.3
Acct Payable and Other Liabilities	28	34	21.4	36	5.9
TOTAL LIABILITIES	58	69	19.0	74	7.2
EQUITY/SAVINGS					
TOTAL SAVINGS	5,096	5,312	4.2	5,544	4.4
Share Drafts	498	508	2.0	555	9.3
Regular Shares	2,111	2,094	0.8-	2,069	1.2-
Money Market Shares	540	618	14.4	684	10.7
Share Certificates/CDs	1,239	1,370	10.6	1,498	9.3
IRA/Keogh Accounts	618	635	2.8	637	0.3
All Other Shares and Member Deposits	86	83	3.5-	96	15.7
Non-Member Deposits	5	5	0.0	5	0.0
Regular Reserves	209	232	11.0	253	9.1
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	0*	-2	100.0-	0*	100.0
Other Reserves	98	153	56.1	101	34.0-
Undivided Earnings	354	351	0.8-	453	29.1
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	661	733	10.9	808	10.2
TOTAL LIABILITIES/EQUITY/SAVINGS	5,816	6,114	5.1	6,426	5.1

* Amount Less than 1 Million

TENNESSEE
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	278	272	2.2-	266	2.2-
INCOME					
Interest on Loans	321	345	7.5	370	7.2
(Less) Interest Refund	1	0*	100.0-	2	100.0
Income from Investments	96	101	5.2	104	3.0
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	29	33	13.8	34	3.0
Other Operating Income	11	13	18.2	16	23.1
TOTAL GROSS INCOME	456	492	7.9	522	6.1
EXPENSES					
Employee Compensation and Benefits	91	97	6.6	105	8.2
Travel and Conference Expense	3	3	0.0	3	0.0
Office Occupancy Expense	12	13	8.3	14	7.7
Office Operations Expense	35	39	11.4	42	7.7
Educational & Promotional Expense	5	5	0.0	6	20.0
Loan Servicing Expense	5	7	40.0	7	0.0
Professional and Outside Services	15	16	6.7	17	6.3
Provision for Loan Losses	6	12	100.0	19	58.3
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	6	5	16.7-	5	0.0
Operating Fees	2	2	0.0	2	0.0
Miscellaneous Operating Expenses	5	5	0.0	6	20.0
TOTAL OPERATING EXPENSES	185	204	10.3	226	10.8
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	2	100.0
Income (Loss) Before Cost of Funds	272	288	5.9	299	3.8
COST OF FUNDS					
Interest on Borrowed Money	1	1	0.0	3	200.0
Dividends on Shares	164	170	3.7	177	4.1
Interest on Deposits	36	42	16.7	47	11.9
NET INCOME BEFORE RESERVE TRANSFERS	70	75	7.1	72	4.0-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	11	21	90.9	14	33.3-
Net Reserve Transfer	7	15	114.3	7	53.3-
Net Income After Net Reserve Transfer	64	60	6.3-	65	8.3
Additional (Voluntary) Reserve Transfers	12	10	16.7-	6	40.0-
Adjusted Net Income	52	49	5.8-	59	20.4

* Amount Less than 1 Million

TEXAS
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	819	799	2.4-	784	1.9-
Cash	519	551	6.2	579	5.1
TOTAL LOANS OUTSTANDING	14,701	16,432	11.8	17,329	5.5
Unsecured Credit Card Loans	1,008	1,158	14.9	1,269	9.6
All Other Unsecured Loans	1,747	1,846	5.7	1,791	3.0-
New Vehicle Loans	6,097	6,587	8.0	6,727	2.1
Used Vehicle Loans	2,541	3,249	27.9	3,733	14.9
First Mortgage Real Estate Loans	1,762	1,939	10.0	2,065	6.5
Other Real Estate Loans	235	273	16.2	308	12.8
All Other Loans to Members	1,277	1,334	4.5	1,404	5.2
Other Loans	35	46	31.4	32	30.4-
Allowance For Loan Losses	146	154	5.5	168	9.1
TOTAL INVESTMENTS	7,721	7,019	9.1-	7,680	9.4
U.S. Government Obligations	669	491	26.6-	428	12.8-
Federal Agency Securities	2,725	2,940	7.9	3,226	9.7
Mutual Fund & Common Trusts	81	87	7.4	85	2.3-
Corporate Credit Unions	1,767	1,622	8.2-	1,803	11.2
Commercial Banks, S&Ls	1,628	1,552	4.7-	1,794	15.6
Credit Unions -Loans to, Deposits in	28	43	53.6	53	23.3
NCUSIF Capitalization Deposit	185	197	6.5	208	5.6
Other Investments	137	87	36.5-	82	5.7-
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	327	358	9.5	392	9.5
Other Fixed Assets	111	120	8.1	140	16.7
Other Real Estate Owned	4	3	25.0-	5	66.7
Other Assets	241	230	4.6-	251	9.1
TOTAL ASSETS	22,977	24,558	6.9	26,209	6.7
LIABILITIES					
Total Borrowings	109	96	11.9-	8	91.7-
Accrued Dividends/Interest Payable	87	92	5.7	95	3.3
Acct Payable and Other Liabilities	215	238	10.7	246	3.4
TOTAL LIABILITIES	411	426	3.6	349	18.1-
EQUITY/SAVINGS					
TOTAL SAVINGS	20,306	21,636	6.5	23,119	6.9
Share Drafts	2,711	2,864	5.6	3,157	10.2
Regular Shares	9,041	9,206	1.8	9,410	2.2
Money Market Shares	1,732	1,978	14.2	2,322	17.4
Share Certificates/CDs	4,146	4,814	16.1	5,366	11.5
IRA/Keogh Accounts	2,355	2,389	1.4	2,730	14.3
All Other Shares and Member Deposits	304	348	14.5	75	78.4-
Non-Member Deposits	18	38	111.1	59	55.3
Regular Reserves	719	780	8.5	840	7.7
Investment Valuation Reserve	6	7	16.7	10	42.9
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	0*	-3	100.0-	0*	100.0
Other Reserves	195	201	3.1	201	0.0
Undivided Earnings	1,339	1,511	12.8	1,690	11.8
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	2,260	2,496	10.4	2,741	9.8
TOTAL LIABILITIES/EQUITY/SAVINGS	22,977	24,558	6.9	26,209	6.7

* Amount Less than 1 Million

TEXAS
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	819	799	2.4-	784	1.9-
INCOME					
Interest on Loans	1,202	1,358	13.0	1,469	8.2
(Less) Interest Refund	2	2	0.0	3	50.0
Income from Investments	408	408	0.0	435	6.6
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	171	193	12.9	214	10.9
Other Operating Income	30	34	13.3	46	35.3
TOTAL GROSS INCOME	1,810	1,990	9.9	2,160	8.5
EXPENSES					
Employee Compensation and Benefits	356	386	8.4	420	8.8
Travel and Conference Expense	11	12	9.1	14	16.7
Office Occupancy Expense	49	54	10.2	60	11.1
Office Operations Expense	168	183	8.9	198	8.2
Educational & Promotional Expense	22	25	13.6	28	12.0
Loan Servicing Expense	24	28	16.7	32	14.3
Professional and Outside Services	56	61	8.9	68	11.5
Provision for Loan Losses	54	83	53.7	116	39.8
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	10	9	10.0-	9	0.0
Operating Fees	5	5	0.0	6	20.0
Miscellaneous Operating Expenses	23	25	8.7	31	24.0
TOTAL OPERATING EXPENSES	778	871	12.0	980	12.5
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	3-	0*	100.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	1	0*	100.0-	0*	0.0
Other Non-Oper Income (Expense)	1	0*	100.0-	0*	0.0
Income (Loss) Before Cost of Funds	1,031	1,119	8.5	1,182	5.6
COST OF FUNDS					
Interest on Borrowed Money	15	6	60.0-	2	66.7-
Dividends on Shares	685	742	8.3	800	7.8
Interest on Deposits	103	118	14.6	135	14.4
NET INCOME BEFORE RESERVE TRANSFERS	229	253	10.5	244	3.6-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	70	77	10.0	88	14.3
Net Reserve Transfer	34	30	11.8-	27	10.0-
Net Income After Net Reserve Transfer	195	223	14.4	217	2.7-
Additional (Voluntary) Reserve Transfers	40	42	5.0	35	16.7-
Adjusted Net Income	155	180	16.1	182	1.1

* Amount Less than 1 Million

UTAH
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	150	145	3.3-	143	1.4-
Cash	84	84	0.0	94	11.9
TOTAL LOANS OUTSTANDING	2,848	3,284	15.3	3,632	10.6
Unsecured Credit Card Loans	179	217	21.2	242	11.5
All Other Unsecured Loans	204	207	1.5	206	0.5-
New Vehicle Loans	529	545	3.0	570	4.6
Used Vehicle Loans	751	899	19.7	1,049	16.7
First Mortgage Real Estate Loans	350	440	25.7	511	16.1
Other Real Estate Loans	529	678	28.2	748	10.3
All Other Loans to Members	305	298	2.3-	214	28.2-
Other Loans	1	2	100.0	92	4,500.0
Allowance For Loan Losses	33	33	0.0	33	0.0
TOTAL INVESTMENTS	720	701	2.6-	729	4.0
U.S. Government Obligations	19	25	31.6	18	28.0-
Federal Agency Securities	233	259	11.2	261	0.8
Mutual Fund & Common Trusts	12	11	8.3-	9	18.2-
Corporate Credit Unions	182	164	9.9-	208	26.8
Commercial Banks, S&Ls	170	147	13.5-	148	0.7
Credit Unions -Loans to, Deposits in	6	11	83.3	11	0.0
NCUSIF Capitalization Deposit	30	33	10.0	35	6.1
Other Investments	69	50	27.5-	39	22.0-
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	82	93	13.4	99	6.5
Other Fixed Assets	24	27	12.5	27	0.0
Other Real Estate Owned	1	2	100.0	2	0.0
Other Assets	39	43	10.3	52	20.9
TOTAL ASSETS	3,764	4,200	11.6	4,603	9.6
LIABILITIES					
Total Borrowings	7	31	342.9	15	51.6-
Accrued Dividends/Interest Payable	9	10	11.1	12	20.0
Acct Payable and Other Liabilities	11	28	154.5	21	25.0-
TOTAL LIABILITIES	28	68	142.9	47	30.9-
EQUITY/SAVINGS					
TOTAL SAVINGS	3,343	3,686	10.3	4,053	10.0
Share Drafts	418	435	4.1	488	12.2
Regular Shares	1,265	1,243	1.7-	1,242	0.1-
Money Market Shares	600	745	24.2	902	21.1
Share Certificates/CDs	710	868	22.3	1,015	16.9
IRA/Keogh Accounts	327	338	3.4	343	1.5
All Other Shares and Member Deposits	9	23	155.6	38	65.2
Non-Member Deposits	15	34	126.7	24	29.4-
Regular Reserves	145	163	12.4	182	11.7
Investment Valuation Reserve	2	2	0.0	2	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	1-	-2	100.0-	0*	100.0
Other Reserves	118	131	11.0	148	13.0
Undivided Earnings	129	151	17.1	171	13.2
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	393	446	13.5	503	12.8
TOTAL LIABILITIES/EQUITY/SAVINGS	3,764	4,200	11.6	4,603	9.6

* Amount Less than 1 Million

UTAH
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	150	145	3.3-	143	1.4-
INCOME					
Interest on Loans	238	270	13.4	303	12.2
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	42	46	9.5	44	4.3-
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	29	33	13.8	44	33.3
Other Operating Income	8	11	37.5	9	18.2-
TOTAL GROSS INCOME	317	360	13.6	401	11.4
EXPENSES					
Employee Compensation and Benefits	65	72	10.8	79	9.7
Travel and Conference Expense	2	2	0.0	3	50.0
Office Occupancy Expense	10	11	10.0	12	9.1
Office Operations Expense	30	36	20.0	41	13.9
Educational & Promotional Expense	6	7	16.7	8	14.3
Loan Servicing Expense	5	7	40.0	8	14.3
Professional and Outside Services	3	4	33.3	4	0.0
Provision for Loan Losses	6	7	16.7	11	57.1
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	3	3	0.0	2	33.3-
Operating Fees	1	1	0.0	1	0.0
Miscellaneous Operating Expenses	4	4	0.0	5	25.0
TOTAL OPERATING EXPENSES	135	154	14.1	174	13.0
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	1	0*	100.0-	0*	0.0
Other Non-Oper Income (Expense)	1	0*	100.0-	1	100.0
Income (Loss) Before Cost of Funds	183	207	13.1	228	10.1
COST OF FUNDS					
Interest on Borrowed Money	1	0*	100.0-	0*	0.0
Dividends on Shares	72	81	12.5	86	6.2
Interest on Deposits	58	71	22.4	85	19.7
NET INCOME BEFORE RESERVE TRANSFERS	52	55	5.8	57	3.6
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	15	18	20.0	21	16.7
Net Reserve Transfer	11	11	0.0	12	9.1
Net Income After Net Reserve Transfer	42	43	2.4	45	4.7
Additional (Voluntary) Reserve Transfers	6	9	50.0	5	44.4-
Adjusted Net Income	35	34	2.9-	40	17.6

* Amount Less than 1 Million

VERMONT
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	49	47	4.1-	47	0.0
Cash	15	17	13.3	16	5.9-
TOTAL LOANS OUTSTANDING	455	504	10.8	552	9.5
Unsecured Credit Card Loans	30	34	13.3	37	8.8
All Other Unsecured Loans	51	50	2.0-	49	2.0-
New Vehicle Loans	93	90	3.2-	91	1.1
Used Vehicle Loans	59	73	23.7	98	34.2
First Mortgage Real Estate Loans	100	133	33.0	146	9.8
Other Real Estate Loans	90	92	2.2	99	7.6
All Other Loans to Members	29	33	13.8	32	3.0-
Other Loans	1	0*	100.0-	1	100.0
Allowance For Loan Losses	4	4	0.0	4	0.0
TOTAL INVESTMENTS	152	163	7.2	178	9.2
U.S. Government Obligations	26	30	15.4	29	3.3-
Federal Agency Securities	46	41	10.9-	58	41.5
Mutual Fund & Common Trusts	3	5	66.7	3	40.0-
Corporate Credit Unions	37	40	8.1	40	0.0
Commercial Banks, S&Ls	33	39	18.2	39	0.0
Credit Unions -Loans to, Deposits in	1	0*	100.0-	2	100.0
NCUSIF Capitalization Deposit	5	6	20.0	6	0.0
Other Investments	1	0*	100.0-	0*	0.0
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	13	14	7.7	14	0.0
Other Fixed Assets	4	4	0.0	5	25.0
Other Real Estate Owned	1	0*	100.0-	0*	0.0
Other Assets	7	8	14.3	7	12.5-
TOTAL ASSETS	643	705	9.6	768	8.9
LIABILITIES					
Total Borrowings	3	5	66.7	11	120.0
Accrued Dividends/Interest Payable	0*	0*	0.0	0*	0.0
Acct Payable and Other Liabilities	4	4	0.0	5	25.0
TOTAL LIABILITIES	8	10	25.0	16	60.0
EQUITY/SAVINGS					
TOTAL SAVINGS	571	625	9.5	673	7.7
Share Drafts	59	62	5.1	74	19.4
Regular Shares	302	323	7.0	330	2.2
Money Market Shares	44	56	27.3	66	17.9
Share Certificates/CDs	113	126	11.5	139	10.3
IRA/Keogh Accounts	48	51	6.3	55	7.8
All Other Shares and Member Deposits	5	5	0.0	6	20.0
Non-Member Deposits	1	1	0.0	2	100.0
Regular Reserves	23	25	8.7	27	8.0
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	1	0*	100.0-	0*	0.0
Other Reserves	2	2	0.0	3	50.0
Undivided Earnings	38	43	13.2	48	11.6
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	64	71	10.9	78	9.9
TOTAL LIABILITIES/EQUITY/SAVINGS	643	705	9.6	768	8.9

* Amount Less than 1 Million

VERMONT
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	49	47	4.1-	47	0.0
INCOME					
Interest on Loans	40	43	7.5	47	9.3
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	9	10	11.1	11	10.0
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	4	5	25.0	6	20.0
Other Operating Income	1	0*	100.0-	0*	0.0
TOTAL GROSS INCOME	54	59	9.3	64	8.5
EXPENSES					
Employee Compensation and Benefits	11	12	9.1	13	8.3
Travel and Conference Expense	0*	0*	0.0	0*	0.0
Office Occupancy Expense	2	2	0.0	2	0.0
Office Operations Expense	5	6	20.0	6	0.0
Educational & Promotional Expense	1	0*	100.0-	0*	0.0
Loan Servicing Expense	1	0*	100.0-	2	100.0
Professional and Outside Services	1	1	0.0	1	0.0
Provision for Loan Losses	2	2	0.0	2	0.0
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	1	0*	100.0-	0*	0.0
Operating Fees	0*	0*	0.0	0*	0.0
Miscellaneous Operating Expenses	1	0*	100.0-	0*	0.0
TOTAL OPERATING EXPENSES	24	26	8.3	30	15.4
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	30	33	10.0	35	6.1
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
Dividends on Shares	20	24	20.0	26	8.3
Interest on Deposits	3	1	66.7-	0*	100.0-
NET INCOME BEFORE RESERVE TRANSFERS	7	8	14.3	7	12.5-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	2	2	0.0	2	0.0
Net Reserve Transfer	1	0*	100.0-	0*	0.0
Net Income After Net Reserve Transfer	6	7	16.7	7	0.0
Additional (Voluntary) Reserve Transfers	1	0*	100.0-	0*	0.0
Adjusted Net Income	5	6	20.0	6	0.0

* Amount Less than 1 Million

VIRGIN ISLANDS
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	5	5	0.0	5	0.0
Cash	1	1	0.0	0*	100.0-
TOTAL LOANS OUTSTANDING	14	16	14.3	18	12.5
Unsecured Credit Card Loans	0*	0*	0.0	0*	0.0
All Other Unsecured Loans	10	11	10.0	16	45.5
New Vehicle Loans	0*	0*	0.0	0*	0.0
Used Vehicle Loans	0*	0*	0.0	0*	0.0
First Mortgage Real Estate Loans	1	0*	100.0-	0*	0.0
Other Real Estate Loans	0*	0*	0.0	0*	0.0
All Other Loans to Members	3	4	33.3	1	75.0-
Other Loans	0*	0*	0.0	0*	0.0
Allowance For Loan Losses	0*	0*	0.0	0*	0.0
TOTAL INVESTMENTS	8	9	12.5	7	22.2-
U.S. Government Obligations	0*	0*	0.0	0*	0.0
Federal Agency Securities	0*	0*	0.0	0*	0.0
Mutual Fund & Common Trusts	0*	0*	0.0	0*	0.0
Corporate Credit Unions	0*	0*	0.0	0*	0.0
Commercial Banks, S&Ls	8	9	12.5	6	33.3-
Credit Unions -Loans to, Deposits in	0*	0*	0.0	0*	0.0
NCUSIF Capitalization Deposit	0*	0*	0.0	0*	0.0
Other Investments	0*	0*	0.0	0*	0.0
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	0*	0*	0.0	1	100.0
Other Fixed Assets	0*	0*	0.0	0*	0.0
Other Real Estate Owned	0*	0*	0.0	0*	0.0
Other Assets	0*	0*	0.0	0*	0.0
TOTAL ASSETS	23	26	13.0	27	3.8
LIABILITIES					
Total Borrowings	0*	0*	0.0	0*	0.0
Accrued Dividends/Interest Payable	0*	0*	0.0	0*	0.0
Acct Payable and Other Liabilities	0*	0*	0.0	0*	0.0
TOTAL LIABILITIES	0*	0*	0.0	0*	0.0
EQUITY/SAVINGS					
TOTAL SAVINGS	19	21	10.5	21	0.0
Share Drafts	0*	0*	0.0	0*	0.0
Regular Shares	18	18	0.0	19	5.6
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	1	1	0.0	1	0.0
IRA/Keogh Accounts	0*	0*	0.0	0*	0.0
All Other Shares and Member Deposits	0*	1	100.0	1	0.0
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	1	2	100.0	2	0.0
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	0.0	0*	0.0
Other Reserves	2	0*	100.0-	0*	0.0
Undivided Earnings	2	3	50.0	4	33.3
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	4	5	25.0	6	20.0
TOTAL LIABILITIES/EQUITY/SAVINGS	23	26	13.0	27	3.8

* Amount Less than 1 Million

VIRGIN ISLANDS
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	5	5	0.0	5	0.0
INCOME					
Interest on Loans	2	2	0.0	2	0.0
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	0*	0*	0.0	0*	0.0
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	0*	0*	0.0	0*	0.0
Other Operating Income	0*	0*	0.0	0*	0.0
TOTAL GROSS INCOME	2	3	50.0	3	0.0
EXPENSES					
Employee Compensation and Benefits	0*	0*	0.0	0*	0.0
Travel and Conference Expense	0*	0*	0.0	0*	0.0
Office Occupancy Expense	0*	0*	0.0	0*	0.0
Office Operations Expense	0*	0*	0.0	0*	0.0
Educational & Promotional Expense	0*	0*	0.0	0*	0.0
Loan Servicing Expense	0*	0*	0.0	0*	0.0
Professional and Outside Services	0*	0*	0.0	0*	0.0
Provision for Loan Losses	0*	0*	0.0	0*	0.0
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	0*	0*	0.0	0*	0.0
Operating Fees	0*	0*	0.0	0*	0.0
Miscellaneous Operating Expenses	0*	0*	0.0	0*	0.0
TOTAL OPERATING EXPENSES	1	1	0.0	1	0.0
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	1	1	0.0	2	100.0
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
Dividends on Shares	1	0*	100.0-	0*	0.0
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	1	0*	100.0-	1	100.0
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	0*	0*	0.0	0*	0.0
Net Reserve Transfer	0*	0*	0.0	0*	0.0
Net Income After Net Reserve Transfer	1	0*	100.0-	0*	0.0
Additional (Voluntary) Reserve Transfers	0*	0*	0.0	0*	0.0
Adjusted Net Income	1	0*	100.0-	0*	0.0

* Amount Less than 1 Million

VIRGINIA
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	278	272	2.2-	266	2.2-
Cash	347	400	15.3	429	7.3
TOTAL LOANS OUTSTANDING	11,352	12,608	11.1	13,541	7.4
Unsecured Credit Card Loans	1,299	1,544	18.9	1,719	11.3
All Other Unsecured Loans	1,594	1,734	8.8	1,730	0.2-
New Vehicle Loans	2,681	2,816	5.0	2,790	0.9-
Used Vehicle Loans	1,211	1,511	24.8	1,922	27.2
First Mortgage Real Estate Loans	1,913	2,186	14.3	2,275	4.1
Other Real Estate Loans	1,691	1,776	5.0	1,989	12.0
All Other Loans to Members	958	1,035	8.0	1,104	6.7
Other Loans	5	6	20.0	11	83.3
Allowance For Loan Losses	89	106	19.1	122	15.1
TOTAL INVESTMENTS	5,952	5,345	10.2-	5,711	6.8
U.S. Government Obligations	1,145	977	14.7-	964	1.3-
Federal Agency Securities	3,067	3,019	1.6-	3,248	7.6
Mutual Fund & Common Trusts	144	112	22.2-	78	30.4-
Corporate Credit Unions	459	425	7.4-	499	17.4
Commercial Banks, S&Ls	931	632	32.1-	723	14.4
Credit Unions -Loans to, Deposits in	8	7	12.5-	11	57.1
NCUSIF Capitalization Deposit	137	145	5.8	150	3.4
Other Investments	61	28	54.1-	36	28.6
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	205	252	22.9	264	4.8
Other Fixed Assets	87	92	5.7	108	17.4
Other Real Estate Owned	5	4	20.0-	7	75.0
Other Assets	350	395	12.9	522	32.2
TOTAL ASSETS	18,208	18,989	4.3	20,461	7.8
LIABILITIES					
Total Borrowings	997	735	26.3-	602	18.1-
Accrued Dividends/Interest Payable	83	83	0.0	62	25.3-
Acct Payable and Other Liabilities	188	224	19.1	248	10.7
TOTAL LIABILITIES	1,267	1,042	17.8-	913	12.4-
EQUITY/SAVINGS					
TOTAL SAVINGS	15,143	15,926	5.2	17,325	8.8
Share Drafts	1,973	2,022	2.5	2,270	12.3
Regular Shares	6,034	6,030	0.1-	6,135	1.7
Money Market Shares	1,087	1,259	15.8	1,353	7.5
Share Certificates/CDs	3,649	4,203	15.2	5,074	20.7
IRA/Keogh Accounts	2,320	2,339	0.8	2,414	3.2
All Other Shares and Member Deposits	70	69	1.4-	67	2.9-
Non-Member Deposits	2	4	100.0	12	200.0
Regular Reserves	462	482	4.3	501	3.9
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	5	0*	100.0-	4	100.0
Other Reserves	763	871	14.2	949	9.0
Undivided Earnings	576	673	16.8	769	14.3
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	1,806	2,021	11.9	2,223	10.0
TOTAL LIABILITIES/EQUITY/SAVINGS	18,208	18,989	4.3	20,461	7.8

* Amount Less than 1 Million

VIRGINIA
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	278	272	2.2-	266	2.2-
INCOME					
Interest on Loans	984	1,071	8.8	1,167	9.0
(Less) Interest Refund	1	0*	100.0-	0*	0.0
Income from Investments	311	302	2.9-	332	9.9
Income from Trading Securities	1	0*	100.0-	0*	0.0
Fee Income	66	77	16.7	79	2.6
Other Operating Income	56	74	32.1	85	14.9
TOTAL GROSS INCOME	1,417	1,523	7.5	1,663	9.2
EXPENSES					
Employee Compensation and Benefits	240	265	10.4	293	10.6
Travel and Conference Expense	5	5	0.0	6	20.0
Office Occupancy Expense	25	28	12.0	32	14.3
Office Operations Expense	104	110	5.8	120	9.1
Educational & Promotional Expense	10	11	10.0	14	27.3
Loan Servicing Expense	29	33	13.8	36	9.1
Professional and Outside Services	35	40	14.3	43	7.5
Provision for Loan Losses	53	85	60.4	107	25.9
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	11	12	9.1	12	0.0
Operating Fees	2	2	0.0	3	50.0
Miscellaneous Operating Expenses	9	11	22.2	13	18.2
TOTAL OPERATING EXPENSES	523	601	14.9	679	13.0
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	1-	0*	100.0	1	100.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	894	923	3.2	986	6.8
COST OF FUNDS					
Interest on Borrowed Money	65	49	24.6-	52	6.1
Dividends on Shares	616	651	5.7	733	12.6
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	213	224	5.2	201	10.3-
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	41	89	117.1	111	24.7
Net Reserve Transfer	17	16	5.9-	22	37.5
Net Income After Net Reserve Transfer	196	207	5.6	179	13.5-
Additional (Voluntary) Reserve Transfers	99	13	86.9-	90	592.3
Adjusted Net Income	96	194	102.1	89	54.1-

* Amount Less than 1 Million

WASHINGTON
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	126	136	7.9	174	27.9
Cash	196	236	20.4	261	10.6
TOTAL LOANS OUTSTANDING	5,100	6,143	20.5	7,510	22.3
Unsecured Credit Card Loans	612	731	19.4	868	18.7
All Other Unsecured Loans	521	519	0.4-	533	2.7
New Vehicle Loans	920	1,096	19.1	1,278	16.6
Used Vehicle Loans	967	1,244	28.6	1,584	27.3
First Mortgage Real Estate Loans	707	934	32.1	1,214	30.0
Other Real Estate Loans	882	1,027	16.4	1,286	25.2
All Other Loans to Members	479	580	21.1	729	25.7
Other Loans	13	12	7.7-	19	58.3
Allowance For Loan Losses	44	51	15.9	66	29.4
TOTAL INVESTMENTS	2,487	2,596	4.4	2,866	10.4
U.S. Government Obligations	608	803	32.1	707	12.0-
Federal Agency Securities	990	1,030	4.0	1,117	8.4
Mutual Fund & Common Trusts	101	50	50.5-	63	26.0
Corporate Credit Unions	265	261	1.5-	365	39.8
Commercial Banks, S&Ls	410	333	18.8-	464	39.3
Credit Unions -Loans to, Deposits in	3	13	333.3	15	15.4
NCUSIF Capitalization Deposit	64	71	10.9	87	22.5
Other Investments	46	34	26.1-	48	41.2
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	147	182	23.8	218	19.8
Other Fixed Assets	37	49	32.4	57	16.3
Other Real Estate Owned	3	2	33.3-	4	100.0
Other Assets	91	102	12.1	156	52.9
TOTAL ASSETS	8,018	9,258	15.5	11,005	18.9
LIABILITIES					
Total Borrowings	34	45	32.4	35	22.2-
Accrued Dividends/Interest Payable	17	17	0.0	25	47.1
Acct Payable and Other Liabilities	52	59	13.5	76	28.8
TOTAL LIABILITIES	102	121	18.6	135	11.6
EQUITY/SAVINGS					
TOTAL SAVINGS	7,148	8,217	15.0	9,750	18.7
Share Drafts	871	988	13.4	1,203	21.8
Regular Shares	3,168	3,417	7.9	3,895	14.0
Money Market Shares	601	803	33.6	993	23.7
Share Certificates/CDs	1,489	1,888	26.8	2,442	29.3
IRA/Keogh Accounts	990	1,093	10.4	1,188	8.7
All Other Shares and Member Deposits	21	23	9.5	24	4.3
Non-Member Deposits	7	4	42.9-	4	0.0
Regular Reserves	245	296	20.8	354	19.6
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	5-	-5	0.0	-2	60.0-
Other Reserves	4	7	75.0	14	100.0
Undivided Earnings	523	623	19.1	754	21.0
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	767	920	19.9	1,120	21.7
TOTAL LIABILITIES/EQUITY/SAVINGS	8,018	9,258	15.5	11,005	18.9

* Amount Less than 1 Million

WASHINGTON
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	126	136	7.9	174	27.9
INCOME					
Interest on Loans	433	515	18.9	639	24.1
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	139	155	11.5	170	9.7
Income from Trading Securities	1	0*	100.0-	0*	0.0
Fee Income	50	54	8.0	64	18.5
Other Operating Income	15	22	46.7	34	54.5
TOTAL GROSS INCOME	639	747	16.9	907	21.4
EXPENSES					
Employee Compensation and Benefits	124	144	16.1	177	22.9
Travel and Conference Expense	5	6	20.0	7	16.7
Office Occupancy Expense	15	19	26.7	23	21.1
Office Operations Expense	59	68	15.3	86	26.5
Educational & Promotional Expense	10	10	0.0	13	30.0
Loan Servicing Expense	9	11	22.2	15	36.4
Professional and Outside Services	14	17	21.4	22	29.4
Provision for Loan Losses	23	39	69.6	53	35.9
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	1	1	0.0	2	100.0
Operating Fees	1	2	100.0	2	0.0
Miscellaneous Operating Expenses	5	7	40.0	8	14.3
TOTAL OPERATING EXPENSES	267	323	21.0	409	26.6
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	2-	-3	50.0-	0*	100.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	1	100.0
Income (Loss) Before Cost of Funds	371	421	13.5	500	18.8
COST OF FUNDS					
Interest on Borrowed Money	5	2	60.0-	2	0.0
Dividends on Shares	266	310	16.5	353	13.9
Interest on Deposits	13	19	46.2	39	105.3
NET INCOME BEFORE RESERVE TRANSFERS	86	89	3.5	106	19.1
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	29	42	44.8	48	14.3
Net Reserve Transfer	11	17	54.5	19	11.8
Net Income After Net Reserve Transfer	76	73	3.9-	87	19.2
Additional (Voluntary) Reserve Transfers	9	11	22.2	20	81.8
Adjusted Net Income	67	61	9.0-	66	8.2

* Amount Less than 1 Million

WEST VIRGINIA
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	141	138	2.1-	138	0.0
Cash	36	34	5.5-	36	5.9
TOTAL LOANS OUTSTANDING	829	917	10.6	964	5.1
Unsecured Credit Card Loans	34	39	14.7	44	12.8
All Other Unsecured Loans	153	155	1.3	154	0.6-
New Vehicle Loans	273	285	4.4	281	1.4-
Used Vehicle Loans	108	137	26.9	152	10.9
First Mortgage Real Estate Loans	148	174	17.6	212	21.8
Other Real Estate Loans	43	47	9.3	49	4.3
All Other Loans to Members	69	80	15.9	71	11.3-
Other Loans	2	2	0.0	2	0.0
Allowance For Loan Losses	9	9	0.0	9	0.0
TOTAL INVESTMENTS	393	379	3.6-	382	0.8
U.S. Government Obligations	60	60	0.0	36	40.0-
Federal Agency Securities	93	78	16.1-	78	0.0
Mutual Fund & Common Trusts	6	6	0.0	4	33.3-
Corporate Credit Unions	106	102	3.8-	119	16.7
Commercial Banks, S&Ls	111	117	5.4	123	5.1
Credit Unions -Loans to, Deposits in	1	3	200.0	5	66.7
NCUSIF Capitalization Deposit	11	11	0.0	12	9.1
Other Investments	5	2	60.0-	5	150.0
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	19	21	10.5	23	9.5
Other Fixed Assets	6	6	0.0	6	0.0
Other Real Estate Owned	0*	0*	0.0	0*	0.0
Other Assets	9	10	11.1	10	0.0
TOTAL ASSETS	1,283	1,358	5.8	1,412	4.0
LIABILITIES					
Total Borrowings	4	3	25.0-	1	66.7-
Accrued Dividends/Interest Payable	4	4	0.0	4	0.0
Acct Payable and Other Liabilities	4	5	25.0	6	20.0
TOTAL LIABILITIES	12	13	8.6	11	15.4-
EQUITY/SAVINGS					
TOTAL SAVINGS	1,136	1,193	5.0	1,233	3.4
Share Drafts	79	85	7.6	94	10.6
Regular Shares	653	664	1.7	689	3.8
Money Market Shares	45	46	2.2	47	2.2
Share Certificates/CDs	213	253	18.8	273	7.9
IRA/Keogh Accounts	103	105	1.9	105	0.0
All Other Shares and Member Deposits	43	40	7.0-	22	45.0-
Non-Member Deposits	0*	0*	0.0	3	100.0
Regular Reserves	48	53	10.4	57	7.5
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	0.0	0*	0.0
Other Reserves	24	26	8.3	25	3.8-
Undivided Earnings	64	73	14.1	86	17.8
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	135	152	12.6	168	10.5
TOTAL LIABILITIES/EQUITY/SAVINGS	1,283	1,358	5.8	1,412	4.0

* Amount Less than 1 Million

WEST VIRGINIA
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	141	138	2.1-	138	0.0
INCOME					
Interest on Loans	72	79	9.7	86	8.9
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	23	23	0.0	23	0.0
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	3	4	33.3	4	0.0
Other Operating Income	2	2	0.0	3	50.0
TOTAL GROSS INCOME	100	108	8.0	115	6.5
EXPENSES					
Employee Compensation and Benefits	17	18	5.9	20	11.1
Travel and Conference Expense	1	1	0.0	1	0.0
Office Occupancy Expense	2	2	0.0	2	0.0
Office Operations Expense	8	9	12.5	10	11.1
Educational & Promotional Expense	1	0*	100.0-	0*	0.0
Loan Servicing Expense	1	1	0.0	2	100.0
Professional and Outside Services	2	2	0.0	3	50.0
Provision for Loan Losses	2	3	50.0	4	33.3
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	3	3	0.0	2	33.3-
Operating Fees	0*	0*	0.0	0*	0.0
Miscellaneous Operating Expenses	1	1	0.0	1	0.0
TOTAL OPERATING EXPENSES	38	43	13.2	47	9.3
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	62	65	4.8	69	6.2
COST OF FUNDS					
Interest on Borrowed Money	1	0*	100.0-	0*	0.0
Dividends on Shares	45	48	6.7	51	6.3
Interest on Deposits	1	0*	100.0-	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	15	16	6.7	17	6.3
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	3	3	0.0	3	0.0
Net Reserve Transfer	2	2	0.0	1	50.0-
Net Income After Net Reserve Transfer	14	15	7.1	16	6.7
Additional (Voluntary) Reserve Transfers	3	3	0.0	2	33.3-
Adjusted Net Income	11	11	0.0	13	18.2

* Amount Less than 1 Million

WISCONSIN
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	386	379	1.8-	374	1.3-
Cash	215	175	18.6-	188	7.4
TOTAL LOANS OUTSTANDING	4,953	5,501	11.1	6,146	11.7
Unsecured Credit Card Loans	222	254	14.4	284	11.8
All Other Unsecured Loans	280	291	3.9	265	8.9-
New Vehicle Loans	799	798	0.1-	783	1.9-
Used Vehicle Loans	1,093	1,264	15.6	1,451	14.8
First Mortgage Real Estate Loans	1,341	1,527	13.9	1,873	22.7
Other Real Estate Loans	548	473	13.7-	669	41.4
All Other Loans to Members	671	889	32.5	807	9.2-
Other Loans	1	4	300.0	15	275.0
Allowance For Loan Losses	32	34	6.3	39	14.7
TOTAL INVESTMENTS	1,051	1,022	2.8-	992	2.9-
U.S. Government Obligations	49	59	20.4	39	33.9-
Federal Agency Securities	234	238	1.7	206	13.4-
Mutual Fund & Common Trusts	7	5	28.6-	4	20.0-
Corporate Credit Unions	470	405	13.8-	432	6.7
Commercial Banks, S&Ls	220	234	6.4	218	6.8-
Credit Unions -Loans to, Deposits in	9	15	66.7	13	13.3-
NCUSIF Capitalization Deposit	51	55	7.8	60	9.1
Other Investments	11	10	9.1-	21	110.0
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	144	151	4.9	166	9.9
Other Fixed Assets	38	42	10.5	41	2.4-
Other Real Estate Owned	1	0*	100.0-	1	100.0
Other Assets	59	68	15.3	73	7.4
TOTAL ASSETS	6,429	6,925	7.7	7,569	9.3
LIABILITIES					
Total Borrowings	7	46	557.1	29	37.0-
Accrued Dividends/Interest Payable	9	9	0.0	10	11.1
Acct Payable and Other Liabilities	61	45	26.2-	47	4.4
TOTAL LIABILITIES	77	100	29.9	86	14.0-
EQUITY/SAVINGS					
TOTAL SAVINGS	5,660	6,064	7.1	6,635	9.4
Share Drafts	745	768	3.1	847	10.3
Regular Shares	2,264	2,272	0.4	2,325	2.3
Money Market Shares	563	680	20.8	801	17.8
Share Certificates/CDs	1,543	1,759	14.0	2,032	15.5
IRA/Keogh Accounts	536	557	3.9	601	7.9
All Other Shares and Member Deposits	8	23	187.5	20	13.0-
Non-Member Deposits	1	5	400.0	8	60.0
Regular Reserves	354	384	8.5	419	9.1
Investment Valuation Reserve	1	0*	100.0-	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	1-	-1	0.0	0*	100.0
Other Reserves	102	108	5.9	113	4.6
Undivided Earnings	237	270	13.9	316	17.0
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	692	762	10.1	848	11.3
TOTAL LIABILITIES/EQUITY/SAVINGS	6,429	6,925	7.7	7,569	9.3

* Amount Less than 1 Million

WISCONSIN
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	386	379	1.8-	374	1.3-
INCOME					
Interest on Loans	414	459	10.9	508	10.7
(Less) Interest Refund	1	0*	100.0-	0*	0.0
Income from Investments	58	64	10.3	64	0.0
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	34	38	11.8	43	13.2
Other Operating Income	18	22	22.2	23	4.5
TOTAL GROSS INCOME	524	582	11.1	637	9.5
EXPENSES					
Employee Compensation and Benefits	118	128	8.5	140	9.4
Travel and Conference Expense	4	4	0.0	4	0.0
Office Occupancy Expense	17	17	0.0	18	5.9
Office Operations Expense	51	56	9.8	61	8.9
Educational & Promotional Expense	9	10	11.1	11	10.0
Loan Servicing Expense	9	11	22.2	13	18.2
Professional and Outside Services	13	13	0.0	16	23.1
Provision for Loan Losses	10	16	60.0	20	25.0
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	5	5	0.0	5	0.0
Operating Fees	1	2	100.0	2	0.0
Miscellaneous Operating Expenses	6	7	16.7	7	0.0
TOTAL OPERATING EXPENSES	243	270	11.1	298	10.4
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	1	100.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	5	0*	100.0-	0*	0.0
Income (Loss) Before Cost of Funds	286	313	9.4	342	9.3
COST OF FUNDS					
Interest on Borrowed Money	3	1	66.7-	2	100.0
Dividends on Shares	215	238	10.7	263	10.5
Interest on Deposits	0*	3	100.0	3	0.0
NET INCOME BEFORE RESERVE TRANSFERS	68	71	4.4	74	4.2
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	7	9	28.6	12	33.3
Net Reserve Transfer	5	5	0.0	6	20.0
Net Income After Net Reserve Transfer	63	66	4.8	69	4.5
Additional (Voluntary) Reserve Transfers	25	16	36.0-	21	31.3
Adjusted Net Income	38	50	31.6	48	4.0-

* Amount Less than 1 Million

WYOMING
TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	39	39	0.0	39	0.0
Cash	15	11	27.6-	14	27.3
TOTAL LOANS OUTSTANDING	325	392	20.6	444	13.3
Unsecured Credit Card Loans	20	29	45.0	38	31.0
All Other Unsecured Loans	31	32	3.2	32	0.0
New Vehicle Loans	82	87	6.1	87	0.0
Used Vehicle Loans	85	110	29.4	136	23.6
First Mortgage Real Estate Loans	43	43	0.0	51	18.6
Other Real Estate Loans	28	50	78.6	63	26.0
All Other Loans to Members	35	41	17.1	37	9.8-
Other Loans	1	1	0.0	0*	100.0-
Allowance For Loan Losses	2	3	50.0	4	33.3
TOTAL INVESTMENTS	128	126	1.6-	122	3.2-
U.S. Government Obligations	10	3	70.0-	2	33.3-
Federal Agency Securities	41	37	9.8-	37	0.0
Mutual Fund & Common Trusts	3	0*	100.0-	0*	0.0
Corporate Credit Unions	43	53	23.3	55	3.8
Commercial Banks, S&Ls	24	23	4.2-	14	39.1-
Credit Unions -Loans to, Deposits in	3	5	66.7	7	40.0
NCUSIF Capitalization Deposit	4	4	0.0	5	25.0
Other Investments	1	0*	100.0-	1	100.0
Allowance for Investment Losses	N/A	N/A		N/A	N/A
Land and Building	10	10	0.0	14	40.0
Other Fixed Assets	3	3	0.0	4	33.3
Other Real Estate Owned	0*	0*	0.0	0*	0.0
Other Assets	4	5	25.0	5	0.0
TOTAL ASSETS	481	545	13.3	600	10.1
LIABILITIES					
Total Borrowings	4	1	75.0-	1	0.0
Accrued Dividends/Interest Payable	1	1	0.0	1	0.0
Acct Payable and Other Liabilities	2	4	100.0	3	25.0-
TOTAL LIABILITIES	7	6	14.0-	5	16.7-
EQUITY/SAVINGS					
TOTAL SAVINGS	422	479	13.5	527	10.0
Share Drafts	60	64	6.7	72	12.5
Regular Shares	188	192	2.1	189	1.6-
Money Market Shares	36	46	27.8	56	21.7
Share Certificates/CDs	93	129	38.7	156	20.9
IRA/Keogh Accounts	38	36	5.3-	39	8.3
All Other Shares and Member Deposits	5	4	20.0-	6	50.0
Non-Member Deposits	3	7	133.3	10	42.9
Regular Reserves	18	21	16.7	24	14.3
Investment Valuation Reserve	0*	0*	0.0	0*	0.0
Uninsured Secondary Capital	N/A	0*		0*	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	0.0	0*	0.0
Other Reserves	5	5	0.0	5	0.0
Undivided Earnings	29	34	17.2	39	14.7
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	52	60	15.4	68	13.3
TOTAL LIABILITIES/EQUITY/SAVINGS	481	545	13.3	600	10.1

* Amount Less than 1 Million

WYOMING
TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
DECEMBER 31, 1997
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-95	Dec-96	% CHG	Dec-97	% CHG
Number of Credit Unions	39	39	0.0	39	0.0
INCOME					
Interest on Loans	27	34	25.9	40	17.6
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	7	7	0.0	7	0.0
Income from Trading Securities	0*	0*	0.0	0*	0.0
Fee Income	3	3	0.0	3	0.0
Other Operating Income	1	1	0.0	1	0.0
TOTAL GROSS INCOME	39	46	17.9	51	10.9
EXPENSES					
Employee Compensation and Benefits	8	9	12.5	10	11.1
Travel and Conference Expense	0*	0*	0.0	0*	0.0
Office Occupancy Expense	1	1	0.0	1	0.0
Office Operations Expense	4	4	0.0	5	25.0
Educational & Promotional Expense	0*	0*	0.0	0*	0.0
Loan Servicing Expense	1	1	0.0	1	0.0
Professional and Outside Services	1	1	0.0	2	100.0
Provision for Loan Losses	1	2	100.0	3	50.0
Provision for Investment Losses	N/A	N/A		N/A	N/A
Member Insurance	1	0*	100.0-	0*	0.0
Operating Fees	0*	0*	0.0	0*	0.0
Miscellaneous Operating Expenses	1	0*	100.0-	0*	0.0
TOTAL OPERATING EXPENSES	17	20	17.6	24	20.0
NON-OPERATING GAINS/LOSSES					
Gain (Loss) on Investments	0*	0*	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0	0*	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
Income (Loss) Before Cost of Funds	21	25	19.0	28	12.0
COST OF FUNDS					
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
Dividends on Shares	14	17	21.4	20	17.6
Interest on Deposits	0*	0*	0.0	0*	0.0
NET INCOME BEFORE RESERVE TRANSFERS	7	8	14.3	8	0.0
RESERVE TRANSFERS					
Required Transfer to Statutory Reserves	1	1	0.0	2	100.0
Net Reserve Transfer	1	0*	100.0-	0*	0.0
Net Income After Net Reserve Transfer	6	7	16.7	7	0.0
Additional (Voluntary) Reserve Transfers	0*	0*	0.0	0*	0.0
Adjusted Net Income	5	6	20.0	6	0.0

* Amount Less than 1 Million